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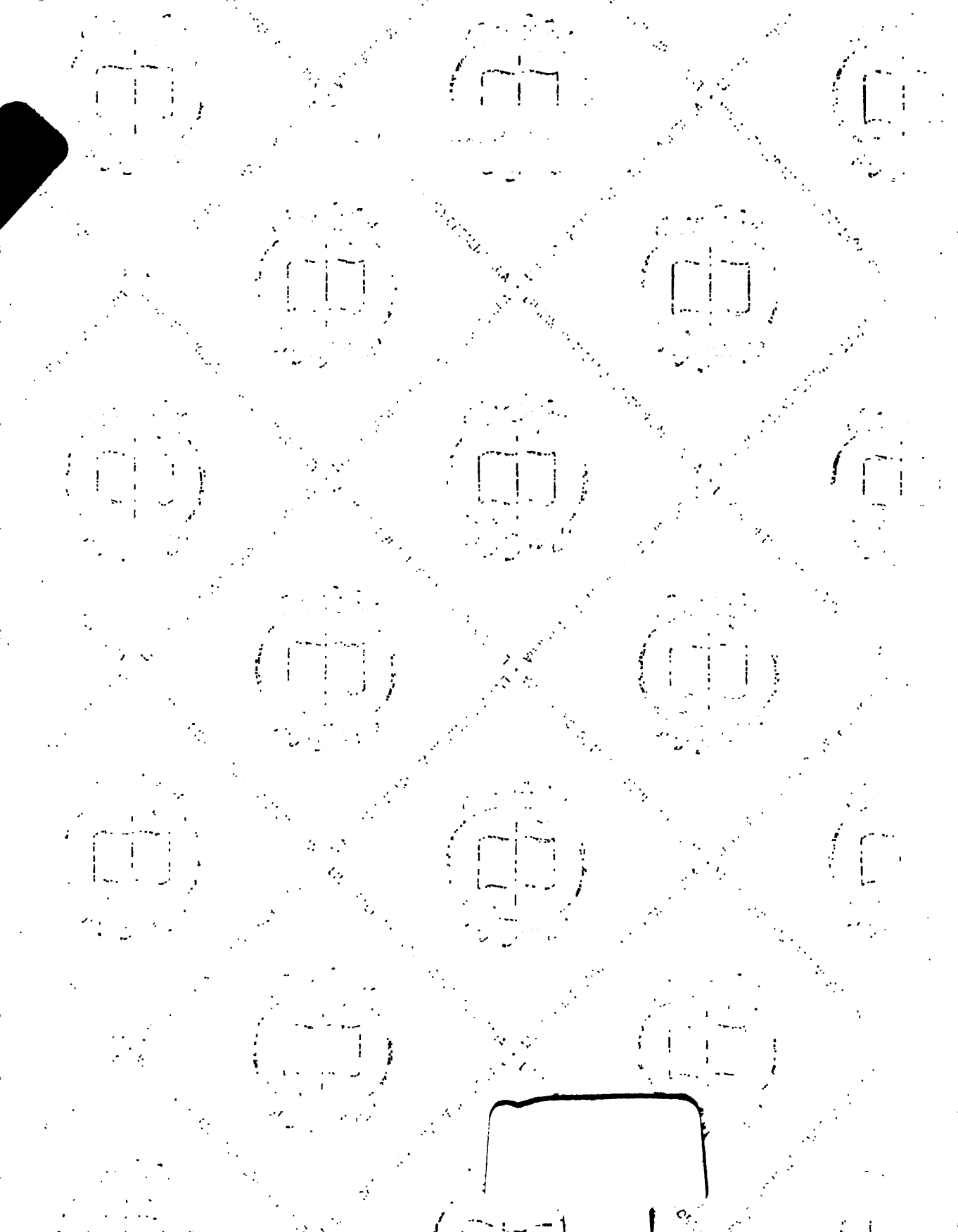
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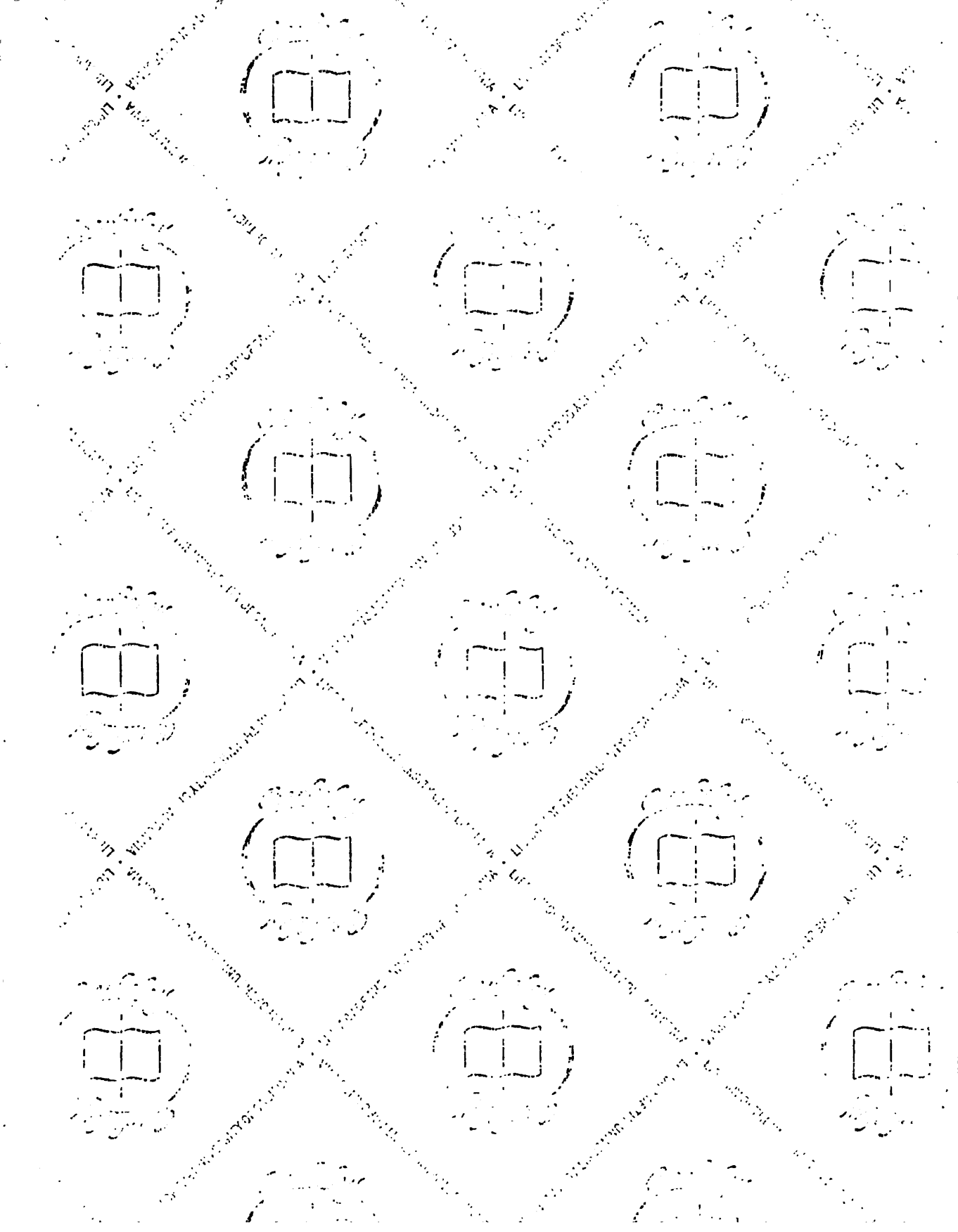
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PUBLICATION No. 4

... THE NEGRO IN BUSINESS ...

REPORT OF A SOCIAL STUDY MADE UNDER
THE DIRECTION OF ATLANTA UNIVERSITY;
TOGETHER WITH THE PROCEEDINGS OF
THE FOURTH CONFERENCE FOR
THE STUDY OF THE NEGRO PROBLEMS, HELD
AT ATLANTA UNIVERSITY, MAY 30-31, 1899.

Edited by
W. E. BURGHARDT DuBOIS, Ph. D.,
Corresponding Secretary of the
Conference.

ATLANTA, GEORGIA.
1899.

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INTRODUCTION.

Atlanta University is an institution for the higher education of Negro youth. It seeks, by maintaining a high standard of scholarship and deportment, to sift out and train thoroughly talented members of this race to be leaders of thought and missionaries of culture among the masses.

Furthermore, Atlanta University recognizes that it is its duty as a seat of learning to throw as much light as possible upon the intricate social problems affecting those masses, for the enlightenment of its graduates and of the general public. It has, therefore, for the last four years, sought to unite its own graduates, the graduates of similar institutions, and educated Negroes in general, throughout the South, in an effort to study carefully and thoroughly certain definite aspects of the Negro problems.

Graduates of Fisk University, Berea College, Lincoln University, Spelman Seminary, Clark University, Wilberforce University, Howard University, the Meharry Medical College, Hampton and Tuskegee Institutes and several other institutions have kindly joined in this movement and added their efforts to those of the graduates of Atlanta, and have, in the last four years, helped to conduct four investigations: One in 1896 into the "Mortality of Negroes in Cities"; another in 1897 into the "General Social and Physical Condition" of 5,000 Negroes living in selected parts of certain southern cities; a third in 1898 on "Some Efforts of American Negroes For Their Own Social Betterment." Finally in 1899, inquiry has been made to ascertain the extent to which the Freedman and his sons are entering into business life.

The results of this last investigation are presented in this pamphlet. Next year some other phases of the economic situation of the Negro will be studied. It is hoped that these studies will have the active aid and co-operation of all those who are interested in this method of making easier the solution of the Negro problems.

Beside these regular investigations by the Atlanta Negro Conference, the University pursues its sociological work in several other directions. *First*, it offers for its students and all others interested in these lines of work the following courses of study:

1. The Theory of Economics, one term.
2. The Economic History of the American Negro, one term.
3. Statistics and Sociology, one term.
4. Present Social Condition of the Negro, one term.
5. Elementary Civics, one term.
6. Civil Government in the United States, one term.
7. Political Science, one term.

Theses and library work are required in connection with the more advanced courses.

Secondly, members of the Department of Sociology of this institution have, from time to time, published the following studies and essays on various phases of the Negro problem:

Suppression of the Slave Trade, 335 pp, Longman's, 1896.

The Philadelphia Negro, 520 pp, Ginn & Co., 1899.

The Negroes of Farmville, Va., 38 pp, Bulletin U. S. Department of Labor, Jan., 1898.

Condition of the Negro in Various Cities, 112 pp, Bulletin U. S. Department of Labor, May, 1897.

The Negro in the Black Belt, 17 pp, Bulletin U. S. Department of Labor, May, 1899.

The Study of the Negro Problems, 21 pp, Publications of the American Academy of Political and Social Science, No. 219.

Strivings of the Negro People, *Atlantic Monthly*, August, 1896.

A Negro Schoolmaster in the New South, *Atlantic Monthly*, January, 1899.

The Negro and Crime, *Independent*, May 18, 1899.

The Conservation of Races, 16 pp, Publications of the American Negro Academy, No. 2.

Thirdly, the regular University publications are as follows:

Annual Catalogue, 1870-1899.

Bulletin of Atlanta University, 4 pp, monthly; 25 cents per year.

No. 1. Mortality of Negroes, 51 pp, 1896, (out of print).

No. 2. Social and Physical Condition of Negroes, 86 pp, 1897; 20 cents.

No. 3. Some Efforts of American Negroes for Social Betterment, 66 pp, 1898; 20 cents.

No. 4. The Negro in Business, 1899; 20 cents.

List of Negro Newspapers; 2 cents.

Programme of Social Betterment; 2 cents.

Fourthly; Bureau of Information:

The Corresponding Secretary of the Atlanta Conference undertakes, upon request, to furnish correspondents with information upon any phases of the Negro problem, so far as he is able; or he points out such sources as exist from which accurate data may be obtained. No charge is made for this work except for actual expenses incurred. During the past year professors in several northern and southern institutions, students of sociology, philanthropic societies and workers, and many private persons

have taken advantage of this bureau.

The following is a partial list of recipients of such information within the last two years:

Hon. Carroll D. Wright, of U. S. Bureau of Labor.
 Professor Walter F. Wilcox, of U. S. Census Office.
 Professor Katharine Coman, of Wellesley College.
 Edward Atkinson, of Boston.
 Walter R. Lambeth, Missionary Secretary, M. E. Church, South.
 Miss Jane Porter Scott, of the Social Settlements Association.
 Dr. David J. Fuller, of Brooklyn.
 Rev. Daniel Merriman of Worcester.
 Rev. Edward L. Pell, Editor *Bible Reader*, Richmond, Va.
 Hon. E. D. Bassett, Haytian Legation, New York; and others.
 Graduate and other students in Harvard University, Mass.
 " " " " " The Catholic University, D. C.
 " " " " " Wellesley College, Mass.
 " " " " " Wooster University, Ohio.
 " " " " " University of Texas, Texas.
 Professors and Teachers in Hampton Institute, Va.
 " " " " Tuskegee Institute, Alabama.
 " " " " Mercer University, Georgia.
 " " " " Trinity Park High School, N. C.

City Physicians in eight different cities.

The *Insurance Press* of London.

The Penn Mutual Insurance Company.

Boston Children's Aid Society.

Social Settlement, Topeka, Kansas.

Northern Inter-Collegiate Oratorical League.

The Afro-American Council.

The American Negro Academy.

The American Missionary Association.

Members of the Legislature of Georgia.

McClure's Magazine.

New York Independent, etc.

Fifthly. The Atlanta Negro Conference beside its investigations has an annual gathering of those interested in its work in May of each year when the results of the year's investigation are first reported. The attendance in these meetings is largely local, but they also bring together many persons from abroad to discuss and add to the facts collected. An attempt is here made especially to encourage all movements toward social betterment, and several enterprises of this sort have had their inception here.

Such is the work which Atlanta University is doing for the social uplifting of the American Negro, and for it we ask an endowment which will insure its permanent usefulness.

BY THE EDITOR.

Negro Merchants in.....State of.....Reported by.....

[illegible]

With this was sent an explanatory letter defining the term "business man," and urging particular care in getting at the capital invested. Thus a large number of reports were secured. Then some of the chief merchants reported were written to and more particular inquiry made into their lives and experiences. The returns represent, therefore, the reports of business men themselves, interpreted and commented upon by an intelligent investigator of some experience. They can, therefore, on the whole, be depended upon as substantially accurate. The item of "capital invested" is naturally apt to contain the largest amount of errors since it is in most cases an estimate. Yet the estimate was either made by a disinterested person on data furnished by the merchant, or given directly by the merchant. In some cases the amount may have been exaggerated from motives of pride, in others underestimated for fear of taxes or jealousy. All doubtful estimates have been omitted when discovered.

It is hardly possible to place too great stress on the deep significance of business ventures among American Negroes. Physical emancipation came in 1863, but economic emancipation is still far off. The great majority of Negroes are still serfs bound to the soil or house-servants. The nation which robbed them of the fruits of their labor for two and a half centuries, finally set them adrift penniless. It would not have been wonderful or unprecedented if the Freedman had sunk into sluggish laziness, ignorance and crime after the war. That he did not wholly, is due to his own vigor and ambition, and the crusade of education from the North. What have these efforts, seconded by the common-school and to a limited extent the college, been able to accomplish in the line of making the Freedman a factor in the economic re-birth of the South?

Of the various answers that might be made to this question, none is more interesting than that which shows the extent to which the Negro is engaging in the various branches of business. Naturally business, of all vocations, was furthest removed from slavery. Even the ante-bellum plantation owner was hardly a good business man, and his slaves were at best careless sharers in a monarchical communism and, at worst, dumb driven cattle.

For a Negro then to go into business means a great deal. It is, indeed, a step in social progress worth measuring. It means hard labor, thrift in saving, a comprehension of social movements and ability to learn a new vocation—all this taking place, not by concerted guided action, but spontaneously here and there, in hamlet and city, North and South. To measure such a movement is difficult, and yet worth the trial. We need to know accurately the different kinds of business venture that appear, the order of their appearance, their measure of success and the capital invested in them. We need to know what sort of men go into business, how long they have been engaged and how they managed to get a start. Finally, we should know where this economic advance is being most strongly felt, and what the present tendencies are.

2. *Territory Covered by the Inquiry.*—In the census of 1890, the following Negro business men are returned:*

* Eleventh Census. Population, Vol. II, pp 353, ff.

Hotel-keepers	420
Saloon-keepers	982
Livery-stable Keepers.....	890
Druggists	185
Grocers	1 829
Retail Merchants, unspecified	4 490
Publishers	20
Total.....	8 218

There are many obvious errors in these returns; the first three items are greatly exaggerated without doubt, containing many lodging-houses misnamed "hotels;" employees in saloons erroneously returned as "saloon-keepers;" and hostlers returned as "livery-stable keepers." The unspecified retail merchants also probably include some clerks, hucksters and restaurant-keepers. With some allowances for these errors, it is probable that there are in the United States at least 5,000 Negro business men. Of these the following study has returns from something less than one-half, living in 30 different states and territories as follows:

TABLE NO. 1. NEGRO BUSINESS MEN BY STATES.

Alabama	186	Maryland	49
Arkansas	94	Mississippi	78
California	43	Missouri	49
Colorado	8	New Jersey	26
Delaware	16	New York	80
District of Columbia....	50	North Carolina	98
Florida	78	Ohio	14
Georgia	324	Oklahoma	7
Indiana	4	Pennsylvania	47
Indian Territory	7	South Carolina	123
Illinois	23	Tennessee	181
Kansas	80	Texas	159
Kentucky	72	Virginia	105
Louisiana	11	Washington	10
Massachusetts	14	West Virginia	9
Total.....	1,906.		

Condensing this table we have reported from

The north, east of the Mississippi	218
The south, east of the Mississippi	1 231
West of the Mississippi	407
Total.....	1 906

The value of this comparison is somewhat spoiled by the fact that the Negroes in the states of Georgia and Alabama and the middle South were more thoroughly canvassed than those in other parts of the country, since the Conference had more correspondents there. Nevertheless, it is clear that it is density of Negro population in the main that gives the Negro business-man his best chance.

There were, of course, wide gaps and large omissions in such an inquiry. Small towns in considerable numbers, and country stores, were not returned, and many minor enterprises in larger towns. Of the large cities, the most important omission was the city of New Orleans from which returns came too late for insertion. With the latter exception it would seem, after careful inquiry, that the returns represent fully 75% of the more important business enterprises among Negroes, and consequently give a fair picture of their economic advance in this line.

2. *Kinds of Business Enterprise.*—The term "business man" in this study has been interpreted to include all with stocks of goods to sell, and also all other persons who have at least \$500 of capital invested; for instance, while the ordinary barber should be classed as an artisan, a man with \$500 or more invested in a shop, with several hired assistants, is a capitalist rather than an artisan, and 162 such men have been classed as business men. So, too, it seemed best to include 31 blacksmiths and wheelwrights who had considerable capital invested and kept stocks of wagons or other goods on sale. In several other cases there was some difficulty in drawing a line between artisans and business men, and the decision had to be more or less arbitrary, although the investment of considerable capital directly in the business was the usual criterion.

The different kinds of business reported were as follows:

TABLE NO. 2. NEGRO BUSINESS MEN,
ACCORDING TO OCCUPATIONS.

Grocers	432	Caterers	24
General merchandise dealers.....	166	Plumbing, tinware, and hard- ware shops	17
Barbers with \$500 or more in- vested.....	162	Shoe dealers and repairers.....	17
Publishers and job printers.....	80	Fish dealers.....	15
Undertakers	80	Furniture dealers.....	13
Saloon-keepers.....	63	Building and loan associations	13
Druggists	64	Jewelers	11
Restaurant-keepers	61	Market gardeners and planters	11
Hackmen and expressmen, own- ing outfits.....	53	Clothing-dealers.....	10
Builders and contractors	48	Wall-paper and paint-shops...	10
Dealers in meat.....	47	Bakers, with shops	10
Merchant tailors.....	40	Dry-goods dealers	9
Dealers in fuel.....	27	Cotton gin proprietors	9
Dealers in real estate.....	36	Steam laundries	8
Wagon-makers and blacksmiths	32	Proprietors of machine shops..	8
Hotels.....	30	Cigar manufacturers.....	8
Green grocers, dairymen, etc,	30	Photographers	8
Livery-stable keepers	28	Brokers and money lenders....	8
Confectioners	25	Dealers in feed.....	7
Milliners.....	5	Dealers in fruit	6

TABLE NO. 2.—CONTINUED.

Banks. Second-hand stores. Harness-shops. Employment agencies. Florists. Crockery-stores. Carpet-cleaning works.	Businesses With Four Persons En- gaged in each.	Ice-cream depots. Wire goods man'fr's. Dressmaking shops. Private cemeteries. Bicycle-stores. M'ch'nes with shops	Two Per- sons in Each.
Upholstering shops. Hair goods stores. Lumber mills. Cl'n'g & dyeing shops. Brick contractors. Dealers in cotton.	Three Persons In Each.	Shirt factory. Toilet supply shop Broom manufactory Cotton mill. Assembly hall. Naval stores dealer. School of music. Fan manufactory. Carpet manufactory Handle factory. Rubber goods shop. Book-store.	One Person In Each
Miscellaneous, undesignated,.....82.			
Total.....1,906.			

It must be remembered in scanning these figures, that on most lines of business here reported, only establishments of considerable size and success have been reported. There are, for instance, large numbers of ice-cream dealers, pool-rooms, cleaning and dyeing shops, employment agencies, and the like among Negroes; most of these however are small and shortlived and only a few well-established businesses in these lines have been reported. Again, under the method employed in gathering these facts, it is hardly possible that the real proportion between the different kinds of businesses is correctly pictured, and there are doubtless large omissions here and there.

Perhaps the most instructive way of studying these businesses would be in the light of their historic evolution from the past economic condition of the Negro. For example, it is easy to see how the Barber, the Carterer and the Restaurant keeper were the direct economic progeny of the House-servant, just as the Market-Gardener, the Sawmill Proprietor, and the Florist were descended from the Field-hand. We may, indeed, divide the business men in the above table as follows:

(a) **HOUSE SERVANT CLASS:** Barbers, Restaurant-keepers, Expressmen, Butchers, Caterers, Liverymen, Bakers, Milliners, etc.,—462.

(b) **FIELD-HAND CLASS:** Market-Gardeners, Green-grocers, Dairymen, Cotton-gin owners, Florists, Lumber-mill owners, etc.,—61.

(c) **PLANTATION MECHANIC CLASS:** Builders and Contractors, Blacksmiths, Brickmakers, Jewelers, Shoe-dealers and Repairers, Machinists, Cigar manufacturers, Tanners, Paperhangers and Painters, Harness dealers, Upholsterers, etc.,—176.

(d) **THE TRADERS:** Grocers, General merchants and Dealers in Fuel, Fish, Clothing, Furniture, Feed and Dry-goods, and Second Hand Dealers,—695.

(e) **THE CAPITALISTS:** Banks, Real Estate dealers, Money-lenders, Building and Loan Associations, etc.,—67.

(f) **THE MANUFACTURERS:** Makers of Shirts, Brooms, Fans, Carpets, Handles and Rubber Goods; and the Cotton Mill,—9.

(g) **CO-OPERATIVE EFFORTS:** Undertakers, Druggists, Publishers, Ceme-teries, Printers, etc—189.

(h) **EFFORTS FOR AMUSEMENT:** Saloons, Pool-rooms, Photographers, Bicycle dealers, etc.,—101.

No economic development is altogether accidental—previous occupation, enforced co-operation, the natural instinct to barter, and the efforts for recreation, explain among American Negroes, as among other people, their present occupations. Let us take up the classes in order as indicated above.

34. *House Servant Class.*—It is a well-known fact that the aristocracy of the plantation slaves were the house servants—those who, for appearance, ability and intelligence, were selected from the mass of the slaves to perform household duties at their master's house. Often such servants were educated and skillful; some times they were the natural children of their masters, and at all times they were the class which, when emancipation came, made the first steps toward independent livelihood. The master's valet set up his barber-shop in town and soon had a lucrative trade; the cook became proprietor of a small eating-stand or restaurant, or, if he was exceptionally efficient and noted for certain dishes, he became a caterer. It was in this way that the famous guild of black caterers arose in Philadelphia. In similar ways, but more slowly, a little saving of capital transformed the driver into the expressman, the coachman into the livery-stable keeper, the laundress into the proprietress of a public laundry. The most successful of these ventures hitherto have been those of the barber, the restaurant-keeper, the caterer and the expressman. There were, in 1890, some 17,480 Negro barbers reported. Most of these were journeymen working for wages and the rest were largely proprietors of small shops, either entirely without assistants or with one helper on Saturday nights. Neither of these classes would come under consideration here. There are, however, a number of barbers, 162 of whom are reported here, and whose actual number may be 300 or more, who are really business men. They own large, elegant shops with costly furniture, hire from three to eight assistants and do a lucrative business. The 162 reported have nearly \$200,000 capital invested as follows:

\$500—1,000.....	60
\$1,000—2,500.....	68
\$2,500—5,000.....	12
\$5,000—10,000.....	3
Others over \$500.....	24

Of the restaurant-keepers 19 had from \$1,000—2,500 invested, and 12 from \$2,500 to \$5,000; 14 had from \$500 to \$1,000. The caterers, as a class, are well-to-do men of intelligence. It is difficult to discriminate in these cases between their capital and their accumulated wealth. Their reported capital is:

\$100-500	1
\$500-1,000	1
\$1,000-2,500	5
\$2,500-5,000	5
\$5,000-10,000	4
\$10,000-50,000	2
Unknown	6

The expressmen and hackmen have considerable business in several southern cities. The fifty reported had capital as follows:

\$ 500-1,000	8
1,000-2,500	16
2,500-5,000	20
5,000-10,000	9

This whole class represented directly after the war, and up until about ten or fifteen years ago, the most prosperous class of Negroes. The caterers, barbers and stewards were leaders in all social movements among Negroes, and held the major part of the accumulated wealth. Lately, however, the class has lost ground. The palatial hotel and large restaurant have displaced the individual caterer in business, both white and black; the cab and transfer lines are crowding the single hackmen, and in many other lines of work the influence of aggregated capital has proven disastrous to the emancipated house-servant. The barbering business has fallen into dislike among Negroes, partly because it had so long the stigma of race attached, and nearly all barbers were Negroes, and especially because the Negro barber was compelled to draw the color-line.

35. *Field Hand Class.*—The great mass of the slaves were field hands driven to the most unskilled kinds of agriculture. This, to-day, forms the great unrisen horde of freedmen who swarm in the country districts of the South, and whose social development and economic emancipation has scarcely begun. In a few cases some of them own large plantations and have money invested in cotton gins, plantation stores, market-gardening and shipping to northern markets. Possibly they might be called business men. Eleven such are so denominated in this study, and have capital invested as follows:

\$ 500-1,000	1
1,000-2,500	2
2,500-5,000	2
5,000-10,000	4
50,000 and over	1
Unknown	1

Of course this does not take account of those who are simply large land owners and farmers. These eleven and scores of others like them, not reported in this query, represent a sort of border-class—the first turning of the field-hand from pure agriculture to something like merchandising. The green grocers, dairymen, and the like, have gone a step further and established market stalls or stores for the sale of the products of their farms. Thirty of these are reported, which does not include the numerous small hucksters:

\$100—500	7
\$500—1,000	6
\$1,000—2,500	12
\$2,500—5,000	3
\$5,000—10,000	2

The other callings which have developed logically from this class are few in number, and of importance chiefly as indicating tendencies. The three lumber mills have an aggregate capital of \$10,000, and the four florists, \$6 200. Much future interest attaches to the economic development of the former field-hand and present metayer. There is, as yet, no trace of house industries or domestic manufactures of any sort, although it would seem that theoretically the economic hope of the black South lies there.

36. *Plantation Mechanic Class.*—The *elite* of the field-hands were the slave mechanics—a class which, in some respects, rivaled the house-servants in importance. During slavery they were the artisans of the South, and although emancipation brought the severe competition of better trained mechanics, and complicated the situation by drawing the color-line, still Negro mechanics continue to do a large amount of work in the South. Moreover, some, by saving money, have become capitalists on a considerable scale, especially is this true of carpenters and builders. It is difficult to estimate the invested capital of a contractor as it varies so from job to job and from season to season. Forty-one contractors are reported as follows:

\$500—1,000	10
\$1,000—2,500	14
\$2,500—5,000	4
\$5,000—10,000	8
\$10,000—50,000	5

One large brickmaker has \$10,000 invested. The tin-shops usually have small investments under \$2,500. Three have over \$5,000. The eleven jewelers are watch and clock repairers with small stocks of goods. They have sums varying from \$100 to \$5,000 invested. Nearly all the other vocations mentioned as belonging to this class have small capital, and are but a step removed from the journeyman mechanic. The shoe-making business some years ago had a considerable number of large enterprises making shoes to order. The ready-made machine shoe has driven all but a few of these shops out of business, leaving only the small repair shops. A few of the older shops, of which six are reported, still do a large custom business, and to these are now being added regular shoe-stores of which eleven are here reported. The great industrial schools are trying to make these enterprises, and the mechanical industries whence they sprung, their especial field of work and, eventually, their efforts will undoubtedly bear fruit. As yet there is, however, little trace of this movement.

37. *The Traders.* So far we have considered three great classes of business venture, the logical origin of which are plainly seen in the house-servant, the field-hand and the slave-mechanic. Of course this does not say that every individual green-grocer was a field-hand before the war, or every barber a house-servant. It merely serves as a rough indication of a social evolution, and is true when applied to the great mass of the Negroes.

We now come to the traders—the merchants proper. The African Negro is a born trader, and despite the communism of the slave planta-

tion, considerable barter went on among the slaves, and between them and the whites. The Negroes, under the better class of masters, enjoyed a *peculium* earned by working over-time, and expended as they wished. In some cases they owned quite a little property and were able to buy their freedom. In most cases they merely kept themselves in a little pocket money.

While then trade and property was not unknown to slaves, yet the Negro merchant is distinctly a *post-bellum* institution. The Negro grocery and general merchandise store is the direct descendant of the "store-house" on the old plantation. Here the "rations" were distributed every Saturday to the assembled slaves. After emancipation these "rations" became "supplies" advanced to the black tenant, and the "store-house" developed into a store with a variety of goods. Finally, merchants outside the plantations began to furnish supplies for the various plantations round about. In this development, the Negro who had saved a little capital was easily attracted into the grocery and general merchandise business; if he had tenants on his own farm, he set up a little store to "furnish" them. If not, he set up a little store in town and caught the transient trade of farmers and laborers. In this way the business has spread until there is scarcely a town or hamlet in the South which has not its grocer. The 598 grocers and general merchants reported here form, therefore, only a small part of the total merchants thus engaged. The 6,319 retail merchants reported by the census of 1890 perhaps approximates the truth.

Combining the grocers and general merchants we find that those reported represent a total investment of \$1,828,243, in sums as follows:

Under \$500	174	82%
\$500—1,000	164	80%
\$1,000—2,500	171	81%
\$2,500—5,000	23	7%
\$5,000 and over	15	

A little less than a third of these stores are small shops with a few hundred dollars worth of shelf goods bought on credit. Another third are stores worth \$1,000 to \$2,500 invested in a considerable variety of goods. They have Negro clerks and usually make a good appearance. Seven per cent. are large ventures. It is a question as to what, under present conditions, is to be the future of such stores. Certainly it would seem that they may form a very important field of enterprise in the future, especially when the black peasant becomes emancipated, and the present cry of "Negro money for Negro merchants" continues to grow louder.

The other merchants deal principally in wood and coal, fish, new and second-hand furniture and clothing, dry-goods, feed and fruit. Taking the dealers in these eight articles, we find they have \$251,094 invested as follows:

Under \$500	15
\$500—1,000	17
1,000—2,500	82
\$2,500—5,000	13
\$5,000 and over	14
Unknown	8

It would seem probable that we might expect a considerable increase in these minor businesses among Negroes in the future. The great drawback is the little knowledge of business methods among Negroes. Their whole training, their idealistic temperament is against them. Moreover, it is difficult to overcome these defects because it is so hard to get openings for Negro youth to learn business methods. Even in the North how many firms stand ready to allow a bright black boy to come into their counting-rooms and learn the difficult technique of modern commercial life?

38. *The Capitalist*.—It is a difficult thing for those unused to the notion of property to learn to save. Moreover the national crime perpetrated in the mismanagement of the Freedman's Bank had wide-spread influence in discouraging the saving habit. As it is to-day, there is not among all these millions any far-reaching movement to encourage or facilitate saving except such local efforts as have arisen among themselves. While their extravagance and carelessness in the expenditure of their incomes is characteristic of the race, and will be for some time, yet there is some considerable saving even now, and much money is invested. Land and houses are naturally favorite investments, and there are a number of real estate agents. It is difficult to separate capital from accumulated wealth in the case of many who live on the income from rents or buy and sell real estate for a profit. Thirty-six such capitalists have been reported with about \$750,000 invested. There are four banks,—in Washington, D. C., Richmond, Va. and Birmingham, Ala., and several large insurance companies which insure against sickness and death, and collect weekly premiums. There are a number of brokers and money-lenders springing up here and there, especially in cities like Washington where there is a large salaried class.

The most gratifying phenomenon is the spread of building and loan associations, of which there are thirteen reported:

Philadelphia, Penn.,.....	3
Washington, D. C.,.....	1
Hampton, Va.,.....	1
Ocala, Fla.,.....	1
Sacramento, Cal.,.....	1
Wilmington, N. C.,.....	2
Augusta, Ga.,.....	1
Little Rock, Ark.,.....	1
Portsmouth, Va.,.....	1
Anderson, S. C.,.....	1

There are probably several more of these associations not reported. The crying need of the future is more agencies to encourage saving among Negroes. Penny savings banks with branches in the country districts, building and loan associations and the like would form a promising field for philanthropic effort. The Negroes, themselves, have as yet too few persons trained in handling and investing money. They would, however, co-operate with others, and such movements well-started would spread.

39. *The Manufacturer*.—If the general training of the Negro was unfavorable to general business enterprise, it was even more ill-suited to impart-

ing the technical knowledge which the manufacturer needs. It will, therefore, be many years before the Negro will enter this field. Still there are even now some interesting ventures which must be regarded as experiments. There is the Coleman Cotton Mill, spoken of in the Atlanta University Publications, No. 4. During the past year machinery has been installed, but the mill has not started yet. The foundry described among the contributed papers is small but successful, and looks as though it might survive. There are several broom factories, one of which is reported here, and a number of minor manufactures which partake something of the nature of handicrafts. As yet there is little or no trace of house industries. Here is another field for philanthropic effort. If, throughout the South, the Negro peasant proprietor could eke out the scanty earnings of the farm by home manufactures it would solve many vexed problems: it would establish the country home, elevate the Negro womanhood from the rough unsexing work of the field, lessen the temptation to migrate to cities, and decrease idleness and crime. Lack of profitable congenial occupation for the rising middle class of Negroes is the central economic problem of the South to-day, and house industries would, in a measure, solve it.

310. *Co-operative Efforts*—Under co-operative effort have been grouped a number of business ventures whose existence is due primarily to the peculiar environment of the Negro in this land. Segregated as a social group there are many semi-social functions in which the prevailing prejudice makes it pleasanter that he should serve himself if possible. Undertakers, for instance, must come in close and sympathetic relations with the family. This has led to Negroes taking up this branch of business, and in no line have they had greater success. Twenty-three of those reported had over \$5,000 in capital invested, and there are, in fact, many more than this. Probably \$500,000 is invested by Negroes in this business. Then, too, the demand for pomp and display at funerals has compelled these undertakers to equip their establishments unusually well. In Philadelphia, Baltimore, Atlanta and other cities there are Negro undertaking establishments equal in most of their appointments to the best white establishments. The advent of the Negro physician and undertaker naturally called for the drug-store. Sixty-four drug-stores are reported, forty-seven of which have over \$1,000 invested. They are especially popular in the South for the social feature of the soda fountain and for their business partnership with sick-benefit societies. They are usually neat and well conducted, and are a favorite venture for young Negro physicians. There are many private cemeteries owned by companies and societies, only two of which are reported here. They arose from the color line in burial and the poor condition of the public burial grounds for colored people. Finally, a demand for news and books among themselves has led to the establishment of many hundred newspapers, of which over a hundred still survive, and to three or four publishing houses. The more successful publishing houses are connected with the large Negro church organizations, as the African Methodist at Philadelphia and Nashville, the Methodist Zion at Charlotte, N. C., and the Baptist at Nashville. These publish denominational literature, papers and books. They own four buildings in all, and the largest has a plant valued at \$45,000. There are some other small publishing establishments of no great importance.

The newspapers are dealt with in another place.*

These enterprises are peculiar instances of the "advantage of the disadvantage"—of the way in which a hostile environment has forced the Negro to do for himself. On the whole he has begun to supply well some of the needs thus created.

311. *Efforts for Amusement.*—Efforts to supply the large social demand for recreation and amusement are a large part of the co-operative efforts noted above. The Negro church has, until recently, been the chief purveyor of amusement to the mass of Negroes, and even now it supplies by far the larger part of social intercourse and entertainment for the masses. At the same time, there is a large unsatisfied demand for recreation natural to a light-hearted people who work hard. The saloon and the pool-room supply a part of this demand, and of the 68 saloons reported, 54 have over \$1,000 invested. The abuse of alcoholic liquors is not one of the especial offenses of the Negro, and yet he spends considerable in this way, especially during the Christmas holidays. The saloon among these people, even more than among the Irish and other city groups, is a distinct social centre. In the country towns of the black belt, the field-hands gather there to gossip, loaf and joke. In the cities a crowd of jolly fellows can be met there and in the adjacent pool-rooms. Consequently, the business has attracted Negroes with capital in spite of the fact that the Negro church distinctly frowns on the the vocation, which means some social ostracism for the liquor dealer. Next to saloons in importance come the travelling Negro vaudeville shows. None of these are reported here, for having no permanent headquarters they were difficult to reach; but there are known to be some three or four successful companies of this sort traveling about the country. Most of them are compelled to have white managers in order to get entree into the theatres, but they are largely under Negro control, and represent a considerable investment of Negro capital. Other caterers to amusements are the bicycle dealers, photographers and the like.

There is a large field for development here, and for considerable education and social uplifting. Few people, for instance, have stronger dramatic instincts than Negroes, and yet the theatre is almost unknown among them. Much could be done to elevate and enlighten the masses by a judicious catering to their unsatisfied demand for amusement. Here is a chance for philanthropy and five per cent for black and white capitalists.

312. *Capital Invested in Business.*—As has been said before, there is probably a considerable amount of error in these returns. Every effort has been made, however, to reduce mistakes to a minimum, to eliminate exaggerations and misstatements, and to present as nearly as possible an approximately true statement of the capital invested. The table is as follows:

* See page 72.

TABLE NO. 3. KINI
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KINDS OF BUSINESS	UNDER \$100	\$100 to \$500							
General M'd'se.		29							
Real Estate.....									
Groceries.....	8	187							
Liquor Saloons, ...		6							
Banking and Insurance...									
Undertakers... ..		9							
Publishers and Printers.....	1	18							
Market Gardeners, Planters, etc.									
Barbers.....									
Building and Loan Ass'ns.....									
Builders and Contractors.....									
Hall, for renting, etc.,									
Drugs and Medicines		6							
Hotels.....		6							
Fuel-dealers.....	1	4							
Caterers.....		1							
Expressmen and Hackmen.....	8	16	20	9	.....	.....	.....	.....	78,875

TABLE NO. 3.—CONTINUED.

KINDS OF BUSINESS.	UNDER \$100	\$100 to \$500	\$500 to 1,000	\$1,000 to 2,500	\$2,500 to 5,000	\$5,000 to 10,000	\$10,000 to 50,000	\$50,000 and Over.	Capital Unknown	Actual Total.
Fish-dealers	1	2	4	4	1	.....	2	.....	1	\$ 67,744
Livery-stables.....	.....	8	2	14	2	3	1	.....	1	62,860
Miscellaneous.....	.....	8	18	25	2	.....	.....	.....	3	59,355
Restaurants .....	.....	4	14	19	12	5	.....	.....	7	51,925
Plumbing and Tin-shops and Hardware stores	.....	8	4	5	1	1	2	.....	1	45,250
Green Grocers, Dairymen, etc.,...	.....	7	6	12	8	2	.....	.....	.....	43,475
Tailor-shops .....	.....	12	10	9	3	1	.....	.....	5	37,125
Furniture, New and 2nd Hand.....	.....	2	1	6	2	1	1	.....	.....	32,800
Wagon-makers, Blacksmiths and Wheelwrights....	.....	8	11	9	3	1	.....	.....	.....	31,700
Meat-shops	8	13	9	13	2	.....	.....	.....	7	31,055
Dry-goods.....	.....	.....	1	4	1	3	.....	.....	.....	28,200
Brokers and Money-lenders ...	.....	1	.....	2	1	1	1	.....	1	27,500
Cotton Factory....	.....	.....	.....	.....	.....	.....	1	.....	.....	25,000
Shoe-dealers	1	1	4	9	1	1	.....	.....	.....	23,210
Cotton Gin Proprietors ..	.....	.....	.....	2	4	1	.....	.....	2	21,000
Confectioners	1	9	6	4	1	1	.....	.....	3	19,175
Jewelers .....	.....	2	3	2	1	.....	1	.....	2	18,850

TABLE No. 3.—CONCLUDED.

KINDS OF BUSINESS.	UNDER \$100	\$100 to \$500	\$500 to 1,000	\$1,000 to 2,500	\$2,500 to 5,000	\$5,000 to 10,000	\$10,000 to 50,000	\$50,000 and Over.	Capital Unknown	Actual Total.
New and 2nd Hand Clothing.....		1	2	3	2	1			1	\$ 17,050
Bakers		3	3	3	1					13,250
Steam Laundries.....		1	2	1	3				1	15,300
Feed-stores.....		1	1	2	1	1			1	12,700
Fruit-stores		2		3	1				1	12,000
Machine-shops			4	3	1					11,000
Paper-hanger and Paint-shops.....		1	3	2		1			3	10,750
Brick Contractors							1		2	10,000
Second-hand Stores.....				1	1	1				10,000
Lumber Mills				1	1	1				10,000
Stationers and Newsdealers		1	4	2	1				1	8,950
Photographers		2	1	3	1				1	7,800
Cigar Man'fc'rs.....		2		5					1	7,450
Wire-goods Manufactory				1		1				7,000
Carpet Man'fct'ry						1				7,000
Florists			1	2	1					6,200
Hair-goods.....		1		3					1	5,350
Handle Factory.....						1				5,000

Summarized, this table shows the following investments:

Under \$100	16
\$100—500	312
\$500—1,000	415
\$1,000—2,500	586
\$2,500—5,000	183
\$5,000—10,000	115
\$10,000—50,000	45
\$50,000 and over	12
Total actual amount invested	\$5,691,187.
Capital unknown	170
Estimated capital of the unknown cases *	\$93,500.
Possible capital ** of 3,094 unreported businesses	\$8,000,000.
Estimated total capital invested by the American Negro in business	\$8,784,687.

Compared with the immense sums of money invested in American business, this showing seems meagre enough; but when one considers the poverty and training of the Freedmen, the saving and investment of six or eight millions in enterprises managed by themselves is a most creditable accomplishment. The great bulk of these investments, 79%, is in sums less than \$2,500, showing the popular character of the business movement: only twelve establishments reach the sum of \$50,000 or more.

A list of some of the larger investments is as follows:

- \$10,000—2 real estate dealers, Houston, Texas,
1 real estate dealer, New York city,
1 builder and contractor, Brooklyn, N. Y.,
1 builder and contractor, Carlisle, Penn.,
1 builder and contractor, Raleigh, N. C.,
1 builder and contractor, St. Louis, Mo.,
1 publishing house, Nashville, Tenn.,
1 publishing house, Jackson, Tenn.,
1 undertaker, Washington, D. C.,
1 merchant and planter, Dougherty county, Ga.,
1 banker and merchant, Kinston, N. C.
- \$12,000—1 building and loan association, Brooklyn, N. Y.
- \$15,000—1 proprietor of transfer wagons, Nashville, Tenn.
- \$20,000—1 brick contractor and druggist, Durham, N. C.,
1 club house, New York city,
- \$25,000—1 real estate agent, New York city,
1 hardware and crockery store, Mobile, Ala.,
1 undertaker, Chicago, Ill.,
1 hotel, Chicago, Ill.,
1 fish dealer and capitalist, Concord, N. C.,
1 caterer, Chicago, Ill.,
1 banking association, Jacksonville, Fla.
- \$30,000—1 planter and contractor, Dougherty county, Ga.,
1 merchant and planter, Dougherty county, Ga.,

* This estimate is based on a consideration of the several cases, and is not far from the truth.

** This estimate approaches guess work, but it can hardly be an overstatement if the census of 1890 is to be depended upon.

- 1 publishing house, Nashville, Tenn.,
- 1 bank, Richmond, Va.
- \$50,000—1 real estate dealer, Houston, Tex.,
- 1 bank, Birmingham, Ala.,
- 1 building and loan association, Washington, D. C.
- \$60,000—1 relief society, New York city.
- \$100,000—1 dealer in real estate, Cleveland, O.,
- 1 bank, Richmond, Va.
- \$120,000—1 public hall association, New York city.
- \$150,000—2 real estate agents, New York city,
- 1 savings bank, Washington, D. C.

One Negro church in New York city is reported as having an endowment of over \$200,000. This has not been added in the totals given, however, as it seemed more of a philanthropic than business enterprise. However, it rents out considerable property to tenants.

There is considerable Negro capital invested in enterprises conducted by whites. Of the wealthy Negroes in one northern city only a fifth invested their capital in purely Negro enterprises. So, too, in the South, Negro business ventures have not yet begun to attract the bulk of Negro savings.

814. *Tendencies of Business Ventures.*—The next question of interest is how long the different enterprises reported have been in existence, and what the average age of each sort of business venture is. Full reports as to the length of time in business were not obtained, but this was reported in the majority of cases. The table is as follows:

TABLE NO. 4. KINDS OF BUSINESS ACCORDING TO
THE NUMBER OF YEARS ENGAGED.

KINDS OF BUSINESS.	UNDER 1 YR.	1-3 YR'S	3-5 YR'S	5-10 YR'S	10-20 YR'S	20-30 YR'S	30 and OVER	Actual Av'ge
General Merchandise.....	5	26	21	44	84	9	.....	9
Real Estate	1	1	1	7	14	8	1	14
Groceries.....	26	80	67	110	78	20	2	12
Liquor Saloons.....	5	20	9	6	15	8	.....	7
Banking and Insurance.....	.....	.....	.....	6	.....	.....	.....	7
Undertakers	2	11	8	11	15	8	1	10
Publishers and Printers.....	.....	7	6	16	10	8	.....	8
Market Gardeners, etc.,.....	.....	.....	.....	2	7	1	.....	15
Barbers .....	.....	7	8	27	53	46	13	16
Building & Loan Ass'ns.....	.....	.....	.....	3	2	.....	.....	10
Builders and Contractors.....	.....	1	13	6	20	8	5	17
Drugs and Medicines.....	.....	12	14	14	5	2	4	8
Hotels.....	.....	5	8	6	7	2	.....	8
Fuel-dealers	1	2	4	10	8	8	.....	10
Caterers .....	.....	.....	1	3	5	4	3	19

TABLE NO. 4.—CONTINUED.

KINDS OF BUSINESS.	UNDER 1 YR.	1-3 Y'ES	3-5 YE'S	5-10 YE'S	10-20 YE'S	20-30 YE'S	30 and OVER	Actual YE'S
Expressmen and Hackmen.....		4	6	15	15	7	1	3
Fish-dealers.....		4	1	2	3	3		9
Livery-stables.....			6	6	6	3		9
Restaurants	2	8	7	19	8	2	1	7
Plumbing and Tin-shops and Hardware-stores.....		1	2	5	3	1	2	12
Green-grocers and Dairymen			5	8	14	5	2	13
Tailor-shops.....	1	8	3	10	5	5	1	8
Furniture, new and second-hand.....		2	1	6	2			8
Meat-shops.....		7		11	3	4	4	12
Dry-goods		2	1	3	2			7
Brokers, etc.....		1		2	1			3
Shoe-dealers	1	4		1		2	1	4
Cotton Gin Proprietors...	1	1	1	4	1			6
Confectioners	1	6	7	7	1	1		5
Jewelers		3		1	5		1	11
Clothiers			1	1	4			10
Bakers		2	2	1	1	4		14

TABLE No. 4.—CONCLUDED.

KINDS OF BUSINESS.	UNDER 1 YR.	1-3 YR'S	3-5 YR'S	5-10 YR'S	10-20 YR'S	20-30 YR'S	30 and OVER	Actual Av'ge
Stationers and News-dealers .....	.....	1	.....	2	1	1	.....	9
Photographers .....	.....	.....	.....	3	2	.....	.....	9
Cigar Manufacturers.....	1	.....	.....	.....	2	.....	.....	8
All other manufactures..	1	.....	.....	.....	.....	1	3	.....
Florists .....	.....	.....	.....	.....	1	2	1	17
Dealers in Hair-goods ...	.....	1	.....	1	1	1	1	12
All other businesses .....	.....	11	16	28	29	11	5	.....

Of all the businesses reported:

32% had been established under 1 year,

16% " " " " 1-3 years,

14.7% " " " " 3-5 years,

24.9% " " " " 5-10 years,

25.9% " " " " 10-20 years,

11.8% " " " " 20-30 years,

8.5% " " " " 30 years or more,

Or, in other words:

One-fifth of them were established since 1895

One-third " " " " 1898,

Three-fifths " " " " 1888,

Four-fifths " " " " 1878.

Those enterprises that show the longest average number of years of establishment are:

Barbers,	} Over 15 years established.
Caterers,	
Builders and Contractors,	
Market Gardeners,	
Florists,	

All these are the kinds of business towards which the Freedmen most naturally turned. Next come:

Real Estate Dealers,	} Over 10 and less than 15 years established.
Grocers,	
Undertakers,	
Building and Loan Associations,	
Fuel Dealers,	
Expressmen,	
Hardware,	
Green-grocers,	
Butchers,	
Clothiers,	
Bakers,	
Jewelers,	
Dealers in Hair-goods,	

These represent most of the successful business which are the enterprises of the Freedmen's sons in the majority of cases rather than of the ex-slaves themselves. Those businesses towards which capital has but recently turned are, among others:

General Merchandise Stores,
Liquor-Saloons,
Banks and Insurance Societies,
Publishing Houses and Newspapers,
Drug-stores,
Hotels,
Dry-goods Stores,
Shoe-stores,
Confectionery-stores,
Photographic Galleries, etc.

Businesses like the Grocery business, conducting Restaurants, Fish-dealing, Tailoring, Second-hand Stores, and the like, have a large number of both old and new ventures. On the whole, then, it may be said that the tendency is to venture more and more boldly into the purely commercial lines where capital and experience are the determining factors, and where a severe test of the Negro's ability to enter modern competitive business life will be made.

The great obstacle to be encountered here is the fact that while the Negro is learning the A B C of business as it is now conducted, the character of commercial life is slowly but significantly changing. The large industry, the department store and the trust are making it daily more difficult for the small capitalist with slender resources and limited knowledge to live. This will have an unfortunate effect on the Negro, for not only will he, with his white brother, lose ground in much of the retail business, but he, unlike the other, will not be so readily admitted to position of direction and co-operation in the large business. A Negro can to-day run a small corner grocery with considerable success. To-morrow however, he cannot be head of the grocery department of the department store which forces him out of business.

15. *Characteristics of Localities.*—A closer study of the geographical distribution of Negro business is instructive.

Cities having twenty or more Negro merchants are as follows:

<i>Birmingham, Ala., 32.</i>		Dry-goods.....	1
Grocers.....	8	Builder and Contractor	1
Barbers.....	6	Miscellaneous.....	7
Banks and Brokers.....	5	<i>Little Rock, Ark., 42.</i>	
Druggists.....	4	Grocers.....	14
Tailors.....	4	Tailors.....	8
Miscellaneous.....	5	Confectioners	3
<i>Mobile, Ala., 25.</i>		Publishers.....	3
Grocers.....	2	Hotels.....	2
Fuel-dealers.....	2	Jewelers.....	2
Barbers.....	2	Druggists.....	2
Saloon.....	1	Fuel-dealers.....	2
Hardware-store.....	1	Undertakers	2
General Merchandise	1	General Merchandise.....	2
Confectionery.....	1	Wholesale Grocer.....	1
Fish and Oysters.....	1	Shirt Manufacturer	1
Undertakers.....	2	Miscellaneous.....	5
Publisher.....	1	<i>Washington, D. C., 49.</i>	
Hotels.....	2	Grocers.....	9
Shoe-store.....	1	Druggists.....	4
Drug-store.....	1	Restaurants.....	3
Miscellaneous.....	7	Undertakers.....	3
<i>Montgomery, Ala., 20.</i>		Caterers.....	2
Grocers.....	6	Newspapers.....	2
Undertakers.....	2	Job Printers.....	2
Drug-stores.....	2	Saloons.....	2
Butcher.....	1	Coal-dealers.....	2

Green Grocers	2	Publishers	2
Hardware	1	Restaurants	2
Fish-dealer	1	Real Estate	2
Photographer	1	Undertakers	2
Hotels	2	Drug-stores	2
General Merchandise	1	Milliner	1
Undertaker	1	Furniture	1
Book-store	1	Fish-dealer	1
Grain and Feed	1	Photographer	1
Miscellaneous	7	Miscellaneous	6

Atlanta, Ga., 60.

Grocers	19
Meat-markets	6
General Merchandise	5
Fuel-dealers	5
Undertakers	2
Real Estate	2
Tailor	1
Drug-store	1
Publisher	1
Wagon Builder	1
Miscellaneous	7

Savannah, Ga., 80.

Grocers	7
Saloons	5
Meat Markets	7
Plumber	1
General Merchandise	1
Printer	1
Cotton Merchants	2
Miscellaneous	6

Macon, Ga., 27.

Grocers	7
Broom Manufacturers	2
General Merchandise	3
Contractors and Builders	2
Real Estate	1
Tailor	1
Coal-dealer	1
Druggist	1
Saloon	1
Barbers	4
Miscellaneous	7

Louisville, Ky., 85.

Grocers	5
Expressmen	4
Saloons	8
Feed-stores	3

Baltimore, Md., 81.

Undertakers	5
Caterers	5
Furniture	3
Butchers	2
Printers	2
Green Groceries	2
Coal and Wood	2
Pork Butcher	1
Tailor	1
China Store	1
Ice Cream Manufactory	1
Stationery	1
Cigar Manufacturer	1
Grocer	1
Miscellaneous	3

Vicksburg, Miss., 21.

Saloons	2
Jeweler	2
Clothiers and Tailors	2
Drug-stores	2
Newspapers	2
Dry-goods	2
Undertaker	1
Confectioners	2
Upholsterer	1
Butcher	1
Fish and Oysters	1
Miscellaneous	3

St. Louis, Mo., 12.

Grocers	3
Express	2
Coal-dealers	2
Stock-dealer	1
Painter and Paper-hanger	1
Paving Business	1
Wall Paper	1
Tailor	1

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Contractor and Builder.....	1	Rubber Goods Dealer.....	1
Undertaker	1	China-store	1
Publisher	1	Market.....	1
Miscellaneous.....	5	Dairy	1
<i>New York City, N. Y., 63.</i>		Fancy Goods.....	1
Caterers.....	6	Florist	1
Express	5	Miscellaneous.....	2
Intelligence Offices.....	4	<i>Charleston, S. C., 58.</i>	
Real Estate.....	4	Undertakers	7
Undertakers	4	Barbers	6
Newsdealers	3	Green Grocers	6
Printers.....	2	Tailors	5
Hotels	2	Grocers.....	4
Restaurants.....	2	Contractors	4
Machinists.....	2	Fruit and Vegetables.....	3
Coal-dealer	1	Printers.....	3
Saloons	2	Livery Stables.....	3
Grocer	1	Shoe-store	2
Tailors	2	Wheelwrights	2
Fuel-dealer	1	Photographer	1
Publisher	1	Fan-maker.....	1
Manufacturer of Wire Goods	1	Drug-store	1
Bicycle Manufacturer.....	1	Steam Dye Works	1
Druggist	1	Miscellaneous.....	9
Miscellaneous.....	18	<i>Nashville, Tenn., 45.</i>	
<i>Wilmington, N. C., 20.</i>		Contractors.....	9
Grocers	5	Grocers	6
Undertakers	4	Undertakers	2
Druggists	2	Saloons	2
Merchant Tailors.....	2	Drug-stores	2
General Merchandise	1	Second-hand Stores.....	2
Broker	1	Livery-stables	2
Contractor and Miscellaneous.....	5	Publishers	3
<i>Philadelphia, Penn., 45.</i>		Tailors	2
Caterers.....	5	Coal and Ice.....	1
Undertakers	4	Produce Merchant	1
Grocers	4	Furniture	1
Building and Loan Associations.....	3	Transfer Wagons.....	1
Saloons	3	Restaurant and Grocer.....	1
Bicycle Shops.....	2	Grocer and Saloon.....	1
Real Estate	2	Second-hand Furniture.....	1
Crockery-stores.....	2	Miscellaneous.....	9
Publishers	2	<i>San Antonio, Tex., 24.</i>	
Printers	2	Saloons	8
Cigars and Tobacco.....	2	Expressmen.....	3
Upholsterers	2	Real Estate.....	1
Expressman	1	Newspaper.....	1
Steam Carpet Cleaning.....	1	Tailor	1
Restaurants.....	2	Contractor	1

Green Grocer.....	1	Miscellaneous.....	9
Miscellaneous.....	8	<i>Richmond, Va., 28.</i>	
<i>Houston, Tex., 37.</i>		Insurance Societies.....	5
Grocers.....	10	Grocers.....	4
Real Estate.....	6	Undertakers.....	4
Contractors.....	4	Fish-dealers.....	4
Saloons.....	3	Banks.....	2
Dairy.....	1	Druggist.....	1
Coal and Wood-dealers.....	2	Newspaper.....	1
Pawn Broker.....	1	Dry-goods.....	1
Caterer.....	1	Miscellaneous.....	6

Some of these plans deserve to be studied in detail. Washington, D. C. is the capital of Negro population of America, even more than of the whites, and here in most directions one can see the Negro's best development. At the same time, sharp competition and lack of capital have made development in business enterprise here slow. The following statistics, compiled by the members of the Colored Normal School, are typical;

NEGRO MERCHANTS IN WASHINGTON, D. C.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Ice Cream Manufacturer and Restaurant,	5 years.	\$ 700
Undertaker,	15 "	10,000
Groceries and Provisions.	10 "	15,000
Jeweler and Watchmaker,	9 "	800
Newspaper Publisher,	18 "	700
Job Printer,	6 "	500
Undertaker,		
Druggist,	8 "	1,000
Druggist,	5 "	1,500
Restaurant,	8 "	500
Grain and Feed,	25 "	2,000
Pork Business,	7 "	3,000
Vegetable Business,	25 "	5,000
Grocer,	4 "	1,000
Green-grocer,	4 "	700
Fish-dealer,		15,000
Grocery,	12 "	5,000
Tinner and Hardware work,	8 "	5,000
Coal,	15 "	8,000
Caterer and Confectioner.	22 "	5,000
Grocery,	18 "	300
Grocery,	5 "	500
Wood, Coal and Fertilizers,	12 "	10,000
Undertaker,	20 "	10,000
Undertaker,	6 "	5,000
Restaurant,	1 "	3,000
Sign Writer,	15 "	5,000
Barber,	15 "	500

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Barber,	15 "	500
Grocery,	6 "	800
Grocery,	7 "	500
Confectioners, Caterers, Bakers, &c.,	11 "	3,000
Old Books, Documents, Magazines, &c.,	7 "	1,000
Photographer and Artist,	12 "	1,200
Bakery,	6 "	800
Saloon and Restaurant,	½ "	5,000
Saloon and Restaurant,	4 "	5,000
Newspaper,	6 "	3,500
Saloon, Cafe and Hotel,	½ "	6,000
Hotel,	2 "	1,000
Book and Job Printer,	13 "	1,200
Druggist,	5 "	1,500
Dying and Cleaning,	30 "	700

The eleven year old confectionery store is a large and complete establishment. The book store makes a specialty of rare editions and bindings. One newspaper has 15 persons on its pay roll, and the largest hotel has 18 well furnished bed-rooms, dining and reception rooms and steam heat.

With this, one may compare the situation in the far southwest:

NEGRO MERCHANTS OF HOUSTON, TEXAS.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Grocery,	4 "	\$ 1,500
Grocery,	3 "	1,000
Grocery,	5 "	2,000
Grocery,		1,000
Real Estate Dealer	15 "	10,000
Real Estate Dealer,	18 "	50,000
Contractor,	12 "	10,000
Contractor,	12 "	8,000
Barber,	20 "	1,000
Barber,	18 "	1,200
Barber,	16 "	1,000
Saloon,	14 "	4,000
Hair Dressing,	20 "	1,000
Real Estate Broker,	3 "	6,000
Real Estate Broker,	20 "	40,000
Real Estate Broker,	30 "	75,000
Grocer,	5 "	350
Grocer,	15 "	1,200
Contractor, Builder,	6 "	7,000
Grocer,	3 "	200
Contractor, Builder,	30 "	5,000
Grocer,	10 "	3,000
Grocer and Real Estate Broker,	10 "	15,000

Grocer,	4 "	500
Grocer,	8 "	500
Barber,	10 "	2,000
Barber,	15 "	3,000
Real Estate Broker,	10 "	14,000
Dairyman,	14 "	2,000
Real Estate	6 "	7,000
Real Estate	8 "	4,000
Tailor	6 "	5,000
Huckster	12 "	2,000
Barber	9 "	2,500
Contractor and Real Estate	15 "	12,000
Wood-dealer	10 "	900
Saloon Business	3 "	6,000
Caterer,	15 "	1,000
Blacksmith and Wheelwright,	12 "	1,800
Pawn Broker,	8 "	3,500
Saloon,	17 "	5,000

A few of the larger enterprises in the capital of Virginia are:

NEGRO MERCHANTS OF RICHMOND, VA.

Insurance and Banking.....	\$ 75,000
Insurance and Banking.....	135,000
Fish-dealer.....	8,000
Fish-dealer.....	2,000
Dry-goods Store	2,000
Insurance Society	1,000
Undertaker.....	2,000
Undertaker.....	10,000
Undertaker.....	8,000
Photographer.....	1,500

From the middle west we have the following report:

NEGRO MERCHANTS OF KANSAS CITY, KAN.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Coal, Wood, Flour, Feed, etc.,	9 "	\$ 500
Drug Store,	8 "	1,500
Grocery,	2 "	300
Builders and Owners of a Hall,	9 "	2,500
Bridge Contractor,	10 "	1,000
Grocery,	2 "	
Newspaper	10 "	500
New and Second-hand Furniture and Stoves,	3 "	1,200
Dry-goods and Groceries,	10 "	1,500
Meat Market,	2 "	250
Confectioner,	1 "	100
Dairyman,	8 "	1,000
Confectioner,	9 "	500
Restaurant and Hotel,	8 "	1,000

FOURTH ANNUAL CONFERENCE.

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Restaurant and Hotel,	1 "	1,000
Barber,	8 "	500
Jeweler,	10 "	2,000

The coal and wood dealers do a business of \$2,000 a month, and the drug-store, of \$500 a month. The hall rents for \$50 a month; the paper is a daily.

A small Georgia town has this report:

NEGRO MERCHANTS OF GRIFFIN, GA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Grocer,	12 "	\$ 500
Barber,	18 "	600
Liveryman,	20 "	7,000
Drayman,	16 "	800
Grocer and Baker,	10 "	600
Grocers and Undertakers,	2 "	400

The grocer does a "paying business;" the barber has \$2,700 of assessed property; the liveryman, \$18,000, and the dairyman \$6,000. The last business is co-operative, and is managed by a society. It has been very successful so far.

From a border state comes this report for one of the smaller cities:

NEGRO MERCHANTS OF LEXINGTON, KY.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Drug Store,	5 "	\$ 2,000
Barber,	20 "	1,000
Tinner,	16 "	2,000
Brick Contractor,	20 "	10,000
New and Second-hand Furniture.	16 "	1,500
Stock Company,	27 "	5,000
Undertakers, Livery Stable,	6 "	5,000
Undertakers,	2 "	1,500
Barber,	25 "	700
Dressmakers and Milliners,	2 "	500
Barbers,	18 "	500

The drug-store is well run, and keeps the proprietor and one clerk busy. The contractor employs thirty or forty men, and is now working on the new county court house which is to cost \$20,000. The agricultural society holds annual fairs, which are largely attended. One of the undertakers is very successful, and does a large business. The report concludes: "We have also many more barbers, restaurant-keepers, grocers, etc., of minor importance."

The following report has especial interest, as the town is composed entirely of Negroes, and is governed by them from the mayor down:

THE NEGRO IN BUSINESS.

NEGRO MERCHANTS OF MOUND BAYOU, MISS.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.	ASSESSED REAL ESTATE
General Merchandise,	10	\$ 5,000	\$ 3,000
Merchandise and Ginning,	8	1,000	2,000
General Merchandise,	2	300	500
General Merchandise,	8	150	800
General Merchandise,	8	750	.....
Merchandise and Blacksmith,	7	150	800
Merchandise and Saw Mill,	10	1,000	10,000

The new territory of Oklahoma has a few business men:

NEGRO MERCHANTS OF GUTHRIE, OKLAHOMA TERRITORY.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Grocery,	8 years.	\$ 3,000
Grocery,	7 "	1,000
Grocery,	8 "	800
Grocery,	5 "	700
Newspaper,	6 "	500
Newspaper,	8 "	800
Barber,	4 "	500

Here is a report from an old Virginia town:

NEGRO MERCHANTS OF PETERSBURG, VA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Grocery,	34 years.	\$ 300
Boots, Shoes and Books,	6 mos.	1,250
Grocery,	12 years.	500
Grocery,	18 "	500
Grocery.	28 "	50
Grocery,	7 "	200
Druggist,	12 "	500
Confectioneries,	10 "	200
Grocery,	8 "	150
Grocery.	20 "	250
Butcher,	10 "	1,000
Butchers,	10 "	750
Grocery,	10 mos.	100
Grocery,	6 years.	75
Grocery,	15 "	150
Grocery,	4 "	200
Grocery,	1 mo.	50
Grocery,	80 years.	100

"No account has been made here of hucksters, fish-dealers and other small tradesmen."

When the shameful riot occurred in North Carolina last year, it was given as an excuse that the Negroes there had made little or no progress since the war.

The following report contradicts this statement:

NEGRO MERCHANTS OF WILMINGTON, N. C.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Grocer,	15 years.	\$ 2,000
Grocer,	— "	1,500
Grocer,	— "	100
Grocer,	— "	2,000
Grocer,	— "	1,200
Druggist,	— "	1,500
Druggist,	15 "	1,000
Contractor and Paint-dealer,	— "	2,500
Undertaker,	— "	2,800
Undertaker,	— "	2,000
Undertaker,	— "	1,500
Broker,	— "	3,000
Merchant Tailor,	— "	1,200
Merchant Tailor,	— "	1,500
Grocer,	— "	1,000
Grocer,	3 "	2,000
Building and Loan Association,	8 "	20,000
Building and Loan Association,	7 "	11,000
Wood Yard,	— "	2,000
Wood Yard,	— "	2,500

Beside this we must not forget that these Negroes hold \$500,000 in real and personal property, own fifteen churches, five of which are worth \$90,000; own two public halls worth \$20,000, and have four physicians and four lawyers.

An Alabama city, which has a large number of merchants send a partial list as follows:

NEGRO MERCHANTS OF MOBILE, ALA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Hardware, Crockery, Glassware, etc.,	32 years.	\$ 25,000
Funeral Director and Livery Stable Keeper,	5 "	3,000
Grocer,	30 "	2,500
Wholesale and Retail Candy Manufacturer,	9 "	2,200
Grocer,	20 "	1,500
Undertaker.	5 "	5,000
Printing Establishment,	5 "	1,000
Coal and Wood,	4 "	1,600
Wood and Coal,	6 "	2,000
Restaurant,	18 "	2,500
Restaurant.	6 "	1,200
Barber,	22 "	2,000

No other city has so many Negro business men as the metropolis of the state of South Carolina. A partial list of the more successful follows:

NEGRO MERCHANTS OF CHARLESTON, S. C.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Steam Dye Works,	7 years.	\$ 1,500
Undertakers,	21 "	5,000
Undertakers,	16 "	2,000
Undertakers,	8 "	800
Undertakers,	8 "	700
Undertakers,	1 "	400
Undertakers,	6 mos.	500
Groceries and Provisions,	2 years.	800
Groceries and Provisions,	— "	400
Groceries and Provisions,	1 "	1,000
Groceries and Provisions,	— "	600
Groceries and Provisions,	5 "	700
Fish, Oysters and Game,	30 "	80,000
Livery Stables,	— "	20,000
Livery Stables,	— "	5,000
Livery Stables,	— "	2,000
Wagon Maker and Wheelwright,	15 "	5,000
Wagon Maker and Wheelwright,	2 "	500
Printing Office,	8 "	—
Printing Office,	8 "	—
Job Office,	— "	—
Drug-store,	5 "	8,000
Shoe-store,	1 "	1,000
Fan Maker,	30 "	—
Tailor-shop,	20 "	500
Upholsterer,	— "	—
Barber,	12 "	600
Barber,	5 "	600
Contractors,	— "	—
Stair Builder,	30 "	—
Contractor,	— "	—
Contractor,	25 "	—
Green Grocer,	10 "	2,500
Photographer,	12 "	—
Green Grocers,	30 "	2,000
Green Grocers,	25 "	8,000
Green Grocers,	25 "	1,500
Stone Cutter,	15 "	1,000
Contractor,	— "	—
Tailor,	6 "	300
Truck Farm,	30 "	100,000
Tailor-shop,	25 "	400
Barber,	25 "	700
Green Grocer,	4 "	500
Tailor,	— "	—
Green Grocer,	— "	500

Fruit and Vegetables,	11 years.	2,000
Fruit and Vegetables,	10 "	2,000
Fruit and Vegetables,	—	500
Shoes,	1 "	500
Undertaker,	—	800
Tinner,	—	—
Paint Store,	10 "	1,000
Barber,	—	1,000
Barber,	—	500
Barber,	—	700
Tailor-shop,	8 "	500

For a small place, this Georgia town has a good representation of business men:

NEGRO MERCHANTS OF AMERICUS, GA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Grocery and Farming,	11 years.	\$ 1,500
Grocery and Restaurant,	10 "	1,200
Grocery,	9 "	1,500
Druggist,	5 "	1,000
Grocery,	2 "	225
Grocery,	6 "	300
Furniture,	7 "	3,000
Grocery,	4 "	300
Grocery,	10 "	270
Grocery,	8 "	300
Grocery,	8 "	375
Grocery,	5 "	300
Grocery,	12 "	1,000
Restaurant and Barber-shop,	9 "	500
Market,	7 "	1,000
Wood Yard,	22 "	1,000
Grocery,	9 "	500
Cigars and Tobacco,	4 "	500

"It is not the custom among retail grocery merchants to carry large stocks on account of the convenience to wholesale dealers. So the amount given here conveys but little idea of the volume of business done."

At the capital of Alabama are a number of merchants with large investments:

NEGRO MERCHANTS OF MONTGOMERY, ALA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Hacks and Undertakers, Coal & Wood, etc.	— years.	\$ —
Dry Goods,	9 "	8,000
Groceries,	12 "	4,000
Groceries,	11 "	—
Groceries,	5 "	3,000

THE NEGRO IN BUSINESS.

Drug Store,	10 "	5,000
Drug Store,	4 "	8,000
Undertaker,	—	2,000
Undertakers,	—	
Manufacturers of Boots and Shoes,	18 "	500
Harness Maker,	15 "	700

The dry goods store did a business of \$35,000 last year—"a fine store."

Florida has some thriving little enterprises.:

NEGRO MERCHANTS OF JACKSONVILLE, FLA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED
Dry Goods and Millinery,	7 years.	\$ 5,000
Groceries,	2 "	1,000
Millinery,	3 "	700
Tinware,	6 "	1,000
Cement-Work,	5 "	
Curios, Jewellery Store, etc.,	2 "	8,000
Commission Merchants,	9 "	8,000
Shoe Store,	5 "	7,000
Lumber Mill,	5 "	
Newspaper and Jobbing,	8 "	5,000
Drug Store,	4 "	1,000
Contractor and Builder,	15 "	6,000

The dry goods store did a business of \$15,000 last year. It employs five women clerks. The commission merchants do \$25,000 worth of business annually, and employ fifteen clerks. The capacity of the lumber mill is 20,000 feet a day; it sells to northern and southern markets.

NEGRO MERCHANTS OF TALLAHASSEE, FLA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.	SALES PER YEAR.
Groceries and Dry Goods,	— years.	\$ 1,500	\$ 6,000
Meat Market,	—	1,000	4,680
Meat Market,	—	250	832
Groceries,	—	400	1,500
General Merchandise,	—	150	
General Merchandise,	—	150	

The few Negroes who live in the far West make an unusually good showing:

NEGRO MERCHANTS OF SAN FRANCISCO, CAL.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Hairdressing, Toilet Articles, etc.,	22 years.	\$ 8,000
Expressing,	3 "	2,000
Electrician,	3 "	500

Weekly Newspaper,	5 years.	3,000
Barber,	2 "	500
Expressman,	15 "	2,000
Expressmen,	15 "	3,000
"Nabob" Restaurant,	5 "	5,000
Stove Store,	20 "	2,000
Barber Shop,	17 "	3,000
Barber Shop,	4 "	2,500
Restaurant,	4 "	4,000
Groceries and Fruit,	2 "	1,500
Cleaning Suits,	3 "	500
Newspaper and Printing,	5 "	1,000
Newspaper and Printing,	13 "	800
Fancy Goods, Embroidery,	1 "	500
Real Estate,	25 "	100,000

The hair-dressing store is one of the leading businesses — "fine store, good location." The electrician does "all kinds of electric light wiring" and electrical contracting. He is an "expert workman." The first restaurant runs day and night, and takes in about \$25 a day. The first store has a "good trade." The second restaurant has the eating privileges at a race track, and employs fifteen persons. The real estate owner lives in the east, and rents large properties in the city.

"There are a great many Negroes in janitor, house-cleaning and white-washing work; also a number of Negro clubs and saloons which are of no great benefit to the community, as the same amount of capital invested in some other line would be more beneficial."

NEGRO BUSINESS-MEN OF SEATTLE, WASH.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Real Estate,	5 "	\$ 10,000
Stock Broker,	3 "	2,500
Hotel,	2 "	1,500
Club House,	2 "	700
Barber,	6 "	3,000
Saloon,	2 "	1,000
Barber,	3 "	500
Restaurant,	4 "	900
Restaurant,	9 "	1,000
Newspaper,	6 "	2,000

Ohio has some enterprising business men:

NEGRO MERCHANTS OF CLEVELAND, OHIO.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.	MEN EMPLOYED.
Barber Shop,	11 years.	\$ 10,000	18 men,
Barber Shop,	20 "	5,000	20 "

THE NEGRO IN BUSINESS.

Barber Shop,	10 years.	\$ 6,000	12 men.
Hair Workers, Wigs, etc.,	10 "	2,000	5 "
Grocers,	1 "	600	5 "
Baker and Grocer,	30 "	1,500	3 "
Druggist,	2 "	300	2 "
Groceries,	2 "	800	1 "
Builder and Contractor,	12 "	3,000	15 "
Plasterer,	7 "	500	1 "
Merchant Tailor,	45 "	3,000	5 "
Blacksmith and Wagon Builder,	10 "	1,500	5 "

Two Virginia coast towns make an interesting showing:

NEGRO MERCHANTS OF NORFOLK, VA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Undertaker,	18 years.	\$ 5,000
Undertaker,	9 "	2,500
Coal and Wood,	5 "	3,000
Grocer,	15 "	2,500
Groceries,	1 "	1,000
Florist,	6 "	1,500
Groceries,	6 mos.	1,000
Publishers,	6 years.	2,000
Restaurant.	28 "	3,000
Bakery,	10 "	2,000
Undertaker,	4 "	1,500
Undertaker,	25 "	1,500

"These are doing an excellent business. There are many more smaller ones. The people are waking up and are trying to support their business enterprises. They still lack leadership, however, and are not urged sufficiently to support the efforts of the race."

NEGRO MERCHANTS OF PORTSMOUTH, VA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Huckster,	42 years.	\$ 400
Barber,	35 "	1,500
Grocer,	20 "	2,800
Wood-dealers & Contractors for Sand & Shells,	16 "	1,500
Loaning Money on Real Estate, etc.,	18 "	11,000
Huckster,	15 "	300
Undertaker and Embalmer,	12 "	6,500
Grocer,	8 "	1,000
Liquors and Tobacco,	7 "	3,600
Grocer,	5 "	2,400
Druggist,	3 "	2,000
Oyster Planter,	40 "	1,500

The first two mentioned own considerable real estate. Four others own the buildings where their business is conducted. The building association is chartered, and owns \$8,000 in improved real estate, and has \$5,000 in loans outstanding. The undertaker owns a cemetery.

A small Georgia town furnishes the following figures:

NEGRO MERCHANTS OF ATHENS, GA.

BUSINESS.	YEARS IN BUSINESS.	CAPITAL.	LARGEST DAILY INCOME.	AVERAGE DAILY AM'NT.
Grocery.....	2	\$300	\$ 70 50	\$25
Grocery.....	4	650	350 00	35
Grocery.....	8	150	12 00	6
Barber.....	25	500	85 00	7
Livery-stable...	3	360	15 00	6
Barber.....	4	350	63 35	10

The extreme northeast has its quota of business enterprises. New Bedford was a centre for fugitive slaves and refugees:

NEGRO MERCHANTS OF NEW BEDFORD, MASS.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
Merchant Tailor,	14 years.	\$ 1,000
Drugstore,	17 "	4,000
Portrait Photographer,	10 "	3,000
Expressman,	—	—
Expressman,	—	—
Baker, bread, pies, cake. &c.,	4 "	1,000
Shoe dealer,	2 "	1,500
Druggists,	3 "	3,000
Hair store,	35 "	—
Hair store,	20 "	—

The tailor employs eleven men and women. He "does the largest business in the city, in refitting men's and women's garments, and makes ladies' tailoring a specialty. The majority of lady patrons are of the best class of people. About half of the employees are white". The largest Drug store is "one of the best appointed in the city," and is patronized largely by the wealthy. It is prominently located. The photographer commenced as errand boy, and eventually bought out the leading photographer in southeastern Massachusetts. The shoe dealer sells shoes and does a large repair business. The Hair store is the largest in the city. The proprietor of the second Drug store is also a large real estate holder. Beside these merchants there are "several conducting business on a small scale; grocers, news-dealers, restaurant keepers, clothes cleaners, tailors, expressmen, ice cream dealers, etc."

This section can best close with one of the curious coincidences which the rise of the Negro often involves; not far from Jamestown where in

1619 the first slaves were landed, is Williamsburg, the quaint old capital of Virginia, one of the most picturesque of the older American towns. In this place the largest and in every way the chief general store is a Negro's, situated on the main broad thoroughfare—the Duke of Gloucester street—and it commands the patronage of white and black for miles around:

NEGRO MERCHANTS OF WILLIAMSBURG, VA.

KINDS OF BUSINESS.	YEARS IN BUSINESS.	CAPITAL INVESTED.
General Merchant,	26 years.	40,000
General Merchant,	2 "	8,000
General Merchant,	6 "	2,000
General Merchant,	5 "	1,500
Restaurant,	12 "	1,200
Barber,	12 "	800

16. *Some Typical Business Men.*—Some 200 business men sent in detailed accounts of their lives and experiences. A few typical cases will illustrate the success and difficulties of this class of merchants. Says one:

"I was born a slave at Petersburg, Va., in the year 1845. My early surroundings were the same that nearly all the race at the South in those days had to face. We were considered chattels and as such had no right to life, liberty and the pursuit of happiness. Unrequited service was my lot. After the outbreak of the civil war the old home lost its attraction for me. During part of '64 and '65 I was employed along with the 18th O. Cavalry. In '68 I came to Baltimore. For about 18 years I was engaged in the furniture moving business in which I had some success. My next venture was to open an upholstering establishment in the fall of '84. Desiring a permanent location I purchased property at —st. which, with the improvements since added is now worth five thousand dollars. Besides my shop. I operate a storage ware house in the rear on my premises. I was married in '74. Have one son who is working at the trade with me. I have been a member of Sharo St. M. E. Church for about 26 years. I regret to say that I am not an educated man. All the time spent at school would not exceed a week. The small learning obtained was picked up here and there at odd times and ways. I learned my trade by first watching mechanics hired to work for me. I have made it a rule to profit by observation.

I had but little capital to begin with. I thought it expedient to proceed cautiously. I had some appreciation of the importance of building up a reputation which requires time as well as work. I made it my aim not simply to get a customer, but to hold him as long as possible. I employed competent workmen and gave strict attention to all the details. I planned to deal on a cash basis. Work was paid for promptly and bills were not allowed to go beyond the time. I have adhered to this course ever since. I determined not only to use my best judgement but also to seek guidance from the Lord. He has aided me.

Considering everything I think I have had fair success. I have been able to save some money and besides, I can boast of having obtained creditable footing among men of business. My shop is never idle. I do

not regard quick and large profits as always indicative of success in business. The gain that has not integrity and merit to justify it, may be looked upon with suspicion. I have received considerate treatment at the hands of the white people. The larger part of my patronage comes from that source. They confide in my skill and honesty. They visit my store and I am frequently called to their houses. The contact is friendly, both parties understanding that it is of a business rather than a social character.

Negro business men are situated pretty much as are business men of the other race. What helps or hinders in the one case has like effect in the other case. We must study the laws of business. We must demonstrate that we can be trusted for integrity of conduct and efficiency of service. Absolute trustworthiness will go farther than color. Instead of making our shops and stores a rendezvous for loafers, it must be understood that business only is in order during business hours. We must not make the mistake of trying to give attention to business one half the day and spending the remainder in looking after political matters. Negro business men must have one aim."

A colored jeweler writes as follows:

"I was born on the island of Barbadoes, British W. I., in the town of Bridgetown. My life has been rather uneventful. My father was a man in fair circumstances and was enabled to give his children some education and provide well for them. Most West Indian parents have their boys to learn some trade after leaving school, even though in some cases they take a profession afterwards, the object being to provide them with a means of earning a living with their hands if they fail to succeed otherwise. So to follow the bent of my mind—mechanics, I was put apprentice to a watchmaker, where I spent five years at the bench, until I had a fair knowledge of the trade. I then came to this country in the spring of '85 where I have remained since.

The popular system of education in the West Indies in my time was private tuition especially for primary instruction. And so I went to several pay schools, and last to a public school, receiving what would be called here a good grammar course. Some reading in later life has been of much benefit to me.

My first venture was in Kansas City. About four months after my arrival in this country, I applied for work at some of the leading jewelry stores of the above city and found out for the first time that the roads to success in this country for the black man were not so free and open as those of his brother in white. So I worked as porter for two years, and then encouraged by the success of pleasing my friends with private work done for them during my leisure hours at my room, I bought a small frame building, opened a watch repairing shop and became Kansas City's first Negro jeweler.

With close attention to business, by observing frugality, and by manifesting a disposition to please my patrons with courteous treatment and efficient work I have succeeded so my critics say "well." I had the misfortune to lose \$500 in a bank failure and the good fortune to have saved

enough to be notated in four figures. As regards the second question, it is rather difficult to tell how a white man really regards a Negro, especially when there is something to be gained to the former from the latter. A white man has a remarkable power of self concealment. Those whom I deal with treat me well. Those whom I do not deal with do not molest me. I don't know how they regard me.

Negro business men are helped by competing with inferior white businesses and by the prejudice which some white businesses have to Negro patronage. The average Negro business man is hindered by his neglect to keep his business in such a manner as to invite the patronage of the better class of white and black patrons, and the inability to find efficient and trustworthy partners in a good business. In fine the envy, distrust and lack of patronage of his own race greatly hinders the progress and success of the Negro business man."

One member of a firm of merchant tailors writes:

"I was born in Huntsville, Ala., in 1876. My parents were in comfortable circumstances, and I led a typical village boy's life. My father was a brick contractor. In 1894 I left Huntsville, Ala., and came to this city and was employed by Mr. Rotholz (white), of the People's Tailoring Co., and remained in his employ until I went in business for myself. My partner was born in Huntsville, Ala., in 1877. His father was a mattress maker and being quite successful, was then, and now is in comfortable circumstances. He came to Birmingham one year later than I did, and was employed by the same firm, but resigned to go into business with me.

I was educated at the city school and the A. and M. college, from which I graduated, at Normal, Ala. My partner also attended the same school.

Having received excellent training from my employer, I determined to go in business for myself, and after a consultation with my partner we started our business, September 1st, 1897, under the firm name of The Artistic Tailoring Co. We estimate our business to be worth \$3,500.

Our success is shown by the steady increase of our business. Our motto, Never to promise that which we cannot fulfill, has made itself felt, and by sticking to it we have won hundreds of customers. While we have competition in the form of two more colored and fourteen white establishments I think we have no cause to complain. Each season calls for an increase in our force, and many times we are compelled to send away for workmen. We keep one cutter and six tailors at regular work, while my partner, our salesman, and myself are almost continually on the road. Competition notwithstanding, we have a fair share of the white patronage. We are regarded by the whites as respectful law abiding citizens, and first class tailors, having been called into court as expert witnesses on cloth.

The helps and hindrances of Negro business men are two extremes; while we have little or no help we have hindrances ten-fold. The business tact and integrity of a Negro in business is doubted to such an extent, that from his creditors he gets little or no consideration on his bills, while the white competitors have their own time. I find there is no outside help for the Negro in business; it is only by his untiring energy and push, together with the class of work which he turns out that speaks for him."

A florist writes:

"I was born in Anne Arundel County, Maryland, ten miles from Annapolis. I was raised on a farm, my grandfather and mother served as father and mother. When I was 21 years old, I came to Annapolis and was employed by a doctor to drive for him and to serve as waiter-boy. I married when I became 22 years old. I left the doctor when I was about 24 years old and went to work on the rail road. I soon stopped working there and went to work at gardening. Soon after I went to work at flowering.

I went a little while to night school, but on account of not being able to hear well and speak plainly, I stopped without securing an education.

I was working for a white woman pruning trees and looking after the garden. One day I picked up a bouquet of flowers that had been thrown out on an ash-pile. I untied the seemingly dead flowers and found a rose-geranium which seemed to have a little life in it by its smell and I carried it home and planted it. It lived and I have been growing flowers ever since. I have had good success notwithstanding I have had many drawbacks. I am living off my flowers. The whites visit my place, buy flowers from me and speak kindly of me. The leading florist here is white and has said "I studied three years and paid a good sum of money for my education but Queen's knowledge of flowers has been given him by his Maker." He comes around some times and I give him a few points.

My business is a little hampered by my difficulty to hear and speak plainly and lack of means. But I will never give it up until God calls me so to do. I could use a good boy now, teach him the business and help him to make an honest living for himself, but cannot find one who is ready and willing to accept the offer I make."

A cooperative grocery store gives the following account:

"Four men were the prime movers in the organization of the Excelsior Mercantile & Investment Company that is now operating a successful business in the city of Anniston, Ala. It was organized September 6th, 1898.

Only two of these men could be called educated. One was educated at Selma University, the other in a northern college. They were helped some by their parents, but depended mostly on themselves for their education.

We started with about one hundred dollars in a grocery business. We were moved to organize the company, which is chartered, by talking over the duty of the fathers to open business for their children as well as it is to educate them; this talk was done in a little meeting of the male members of Galilee Baptist church to listen to a lecture by the minister.

We have good success. The whites regard us as a worthy business organization. The wholesale men honor our orders right along.

The idea is now becoming general that the Negro must unite and rise, or remain down. This is a great help to Negro business. The crop lien system is a great hindrance to Negro business. Exclusion from the commercial clubs is another; imperfection in the knowledge of keeping a first class set of books is also a great hindrance. The lack of confidence in each other is the greatest hindrance."

A dry goods merchant writes:

"I was born in Lowndes County, Alabama, June 15th, 1867. I left there in 1880 and have been a citizen of Montgomery ever since. I have worked

on a farm, in a saw-mill, and on a rail-road previous to engaging in my present business.

I was educated in the common schools of Lowndes and at a private night school since settling in Montgomery.

After working for several years in the dry goods business with a Mr. J. J. Levy, I felt that there was a good opening for colored men along that line; so I left him and rented a small store on one of the principal streets. After paying the first month's rent in advance, and giving notes for the balance I found that I had spent one-third of my capital. The balance went for goods.

My success has been all that could be expected. The whites regard me just as they do any other business men, as far as I am able to judge.

The Negro business man having once gained the confidence of the people will obtain patronage in direct proportion to his business ability."

A successful lumber merchant writes:

"I was born in Monmouth Co., N. J., in 1862, of parents in extremely humble circumstances. I attended public school about twelve months of my life. I could read and write when I left school in 1874. I had to work for a livelihood and not attend school. My father was a white man and died in the civil war a few months before I was born. I was reared on a farm. I came to Florida thirteen years ago. I did not have \$3 in cash when I arrived here. I did not have a friend or acquaintance in this state. I hewed cross ties for ten cents apiece. I have laid up no money. I have spent all I have made in my business. I own a saw mill and planing mill, grist mill and novelty works, cost about \$6000, (I have added \$1000 this year) I own over 1000 acres of land, some improved. I own eight mules and three horses. The gross earnings of my business are about \$25,000 per year. I had \$125 in cash and had no experience when I began.

I do not consider myself educated, only practically; I am my own shipping clerk, chief engineer, blacksmith, bookkeeper, solicitor of work and collector. I do all the best sort of work. I learned all this in Florida.

I had \$125 in cash and mortgaged my home for \$850 which I paid before it was due. I worked for another company as foreman in the woods and hired my work done; at night I repaired anything that was broken during the day.

I have more friends among the whites than the colored. I sell most of my products to whites. They treat me well in business. I attend strictly to my business and do not visit or go to social gatherings. In the mill or work shop I am happy, while in large gatherings I am miserable. I am plain and straightforward in my manners and treat all alike both white and colored. In my mill both white and colored are employed.

The lack of capital has been my greatest trouble. There is no discrimination in my business. I aim to equal and excel in quality of work and material; I furnish good material, well manufactured. I have a splendid trade—at present I am building two miles of iron track."

An undertaker writes:

"I was born in the city of Galveston, Texas, in 1862. I followed various occupations. I came to New York at the age of 20 years and married when I was 22 years old. I now have a large family. I worked in Club-houses for many years in New York.

I had only a common school education. I would advise every young man to seek for knowledge as I find that very essential in any or every vocation of life.

I accumulated a little money with the intention of being my own master. I was somewhat puzzled as to what business I should select but finally made up my mind to become an undertaker. I went to an embalming school and learned the art of embalming. I am now a licensed undertaker of New York city, N. Y.

I have been pretty successful. I do very little white work. I depend entirely on the Negro support. I am the official undertaker for seven societies. I have been in business one year and seven months.

I have gained the confidence and respect of the majority of the Negroes in New York city. Therefore they and self-respect are the most helpful to me as a business man. The hindrances are lack of capital and education."

A publisher writes that he was born in Maybinton, S. C. in 1859, and was a slave. At a very early age he worked his mother's farm, and being the oldest boy he was obliged to help support her. In 1870 his family moved to Columbia, S. C., where he entered the public school. He occupied his time when not in school by doing jobs of work; his uncle being a member of the S.C. Legislature, in 1871-2, succeeded in getting him the position of page in the Legislature. Afterward he worked for a while in a dry goods store as porter and in the Columbia Central National Bank as messenger.

His opportunities for education were few and meagre, he did not enter school until he was eleven years old. Through many difficulties he pursued with zeal the school training which he received. He had a great desire to obtain a thorough education but was not able.

His intense convictions lead him to support all movements designed to elevate or ameliorate the conditions of his people; so he decided in 1894 to go to work with pen and tongue and arouse the people to action. With a partner therefore he started the paper known as "The People's Recorder." He is also proprietor of a large grocery store known as "Our Store," which filled a long felt want in the city of Columbia. This store was open for three years when it was moved to Orangeburg, S. C.

The firm is doing a great work in the paper business. The paper is strictly a race paper. It is sent in the homes of the people as a welcome visitor, and there are many white families who are subscribers. He was not very successful in the store business in Columbia, so moved to Orangeburg where it is doing a good work, it is regarded as the leading Negro store there.

The Negro in business has many disadvantages to contend against, especially from the intelligent class of people who regard themselves as the "best class" of Negroes. Experience teaches that the poorer class, or what is commonly called the "common people" are more inclined to support race enterprises, and our professional men than the first class named. The Negro business man scarcely receives any help outside of his race.

17. *Education and Source of Capital.*—The education of 185 Negro business men was obtained as follows:

From Institutions of Higher training.....	41
From Public Schools in Towns or Cities.....	35
From Public Schools in the Country..	32
From Grammar Schools.....	15
From Normal Schools	14
From Night Schools.....	13
From Private Instruction.....	9
From Instruction at Home.....	8
With little or no education.....	23

Total.....185

This would seem to be a fair sample of the training these merchants received.

It is of interest to know at what sort of work these merchants were engaged when they saved enough to enter business, or how else their capital was obtained. To questions on these points men answered as follows:

Borrowed their capital, 80.

Saved money from work as follows:

Keeping boarders, 4	Drayman, 2	Barber, 2	Steward, 3
Railroad hand, 1	Messenger, 1	Miner, 1	Teacher, 5
Lunch counter, 2	Blacksmith, 1	Bartender, 1	Farmer, 5
Working at a trade, 11	Seamstress, 1	Laborer, 6	Clerk, 4
Government service, 2	Fruit stand, 1	Porter, 5	Pedlers &c., 6

From such sources capital was obtained so as to start business as follows:

\$ 1 50—1	\$ 1 60—1	\$ 2 20—1	\$ 5 00—3	\$ 6 00—1	\$ 10 00—4
10 45—1	15 00—1	20 00—1	25 00—6	25 45—1	27 00—1
23 00—1	30 00—1	35 00—1	40 00—2	45 00—1	50 00—2
57 00—1	60 00—1	65 00—1	75 00—3	80 00—2	100 00—3
105 00—1	120 00—1	150 00—2	200 00—3	235 65—1	250 00—1
300 00—4	460 00—1	500 00—3	700 00—2	900 00—1	1000 00—1
1500 00—1	2350 00—1	5000 00—1			

PART II.

PROCEEDINGS OF THE FOURTH ATLANTA CONFERENCE.

The Fourth Annual Atlanta Conference to study the Negro problems, was called to order at 8 o'clock, P. M. of May 30, 1899, in the Ware Memorial Chapel, with President Horace Bumstead, D. D., of Atlanta University in the chair, and Mr. J. A. Henry of Chattanooga as secretary. An earnest prayer for divine guidance was offered by Rev. F. H. Means of Connecticut.

An address of welcome was then made by the President who clearly set forth the necessity for, and the great good accomplished by, these conferences at Atlanta.

Following the address of President Bumstead, His Excellency, Gov. Candler of Georgia made an address. (See p. 52) Prof. John Hope of the Atlanta Baptist College was then introduced and read a scholarly paper on "The Meaning of Business." (See p. 56)

The next paper on the program was to have been one from Dr. R. F. Boyd of Nashville, Tenn., on "The Negro and Real Estate." President Bumstead read a letter of regret from Dr. Boyd, stating that illness prevented his attendance. Mr. W. O. Murphy of Atlanta was then introduced and presented an interesting paper on the "Negro Grocer." (See p. 64)

A committee on resolutions was appointed as follows:

Mr. M. V. Lynck, Jackson, Tenn., Publisher.

Rev. J. E. Smith, Chattanooga, Tenn., Pastor.

Mr. C. H. Fearn, Chattanooga, Tenn., Manager of Iron Foundry.

Mr. W. E. B. DuBois, Atlanta, Ga., Teacher.

Mr. W. O. Murphy, Atlanta, Ga., Grocer.

There were two special sessions Wednesday afternoon, the first a symposium upon practical business questions, and the second a General Mothers' Meeting. The programmes were as follows:

At 3 P. M.

SYMPOSIUM.

1. How can we induce young men to go into business?
2. What hindrances have Negroes in business?
3. What helps have Negroes in business?
4. What is the outlook?

Five Minute Speeches.

4:30 P. M.

GENERAL MOTHERS' MEETING.

SUBJECT: "What shall our children do for a living?"

Mrs. I. M. Henry, Presiding.

"The necessity of work," Miss Lucy H. Upton, Dean of Spellman Seminary.
 "How the Public School may train business men," [nary.

Mrs. Alice D. Carey, Principal Mitchell Street School.

"The need of Negro Merchants," Miss H. Escridge (See p. 61).

"The habit of saving," Mrs. M. A. Ford.

The third session of the Atlanta Conference was called to order by President Bumstead at 8 o'clock P. M., May 31st. The first paper of the evening was one by Dr. M. V. Lynk of Jackson, Tenn., on "The Negro Publisher."

Mr. C. H. Fearn of Chattanooga, Tenn., then read a paper on the "Southern Stove and Hollow-ware Company," near Chattanooga. (See p. 66). President Bumstead called attention to the interesting lessons to be drawn from the papers read. They evidenced the fact that the race was branching out into new industries. The unavoidable absence of Mr. J. C. Dancey of Wilmington, N. C. was announced by the president who stated that his paper on "The Negro in the West Indies," would be read by H. M. Lee of the University. The interesting paper was enjoyed by the conference.

Mr. P. H. Williams read a number of biographies sent in by correspondents, designed to show how they had been led to engage in business and the success attained. The biographies were full of encouragement and profitable lessons. President Bumstead then announced the question open for general discussion.

Dr. Butler, President of the Sociological Club of Atlanta, was called upon and responded in a brief but forcible address. Mr. R. J. Henry, an insurance agent in the city, was also introduced and spoke upon the general subject, The Negro in Business. Mr. Hugh Young an elderly business man of New York city and a trustee of Atlanta University, was called upon and spoke in favor of the principle of doing for yourselves. Capital, said he must be accumulated by saving. "It is obtained either by earning more than you spend or in spending less than you earn. The white people complain that as you advance you become saucy. You must remember that 'The meek shall inherit the earth.' "

Mr. Bedford of the board of trustees of The Tuskegee Normal and Industrial Institute was introduced and spoke words of encouragement.

Mrs. Rosa Bass of Atlanta was invited to address the conference. She spoke of the wisdom of colored grocers and hucksters putting forth an effort to make their goods presentable and so more saleable.

Some interesting statistics as compiled and exhibited upon the walls of the room in which the conference was held were then explained by the corresponding secretary. The committee on resolutions then reported through Prof. DuBois. On motion the resolutions were adopted.

After a brief closing address by President Bumstead the conference was declared adjourned.

J. A. HENRY, SECRETARY.

RESOLUTIONS ADOPTED BY THE CONFERENCE

The resolutions passed at the last session of the conference were as follows:

1. Negroes ought to enter into business life in increasing numbers. The present disproportion in the distribution of Negroes in the various occupations is unfortunate. It gives the race a one-sided development, unnecessarily increases competition in certain lines of industry, and puts the mass of the Negro people out of sympathy and touch with the industrial and mercantile spirit of the age. Moreover the growth of a class of merchants among us would be a far-sighted measure of self-defense, and would make for wealth and mutual cooperation.

2. We need as merchants the best trained young men we can find. A college training ought to be one of the best preparations for a broad business life, and thorough English and high school training is indispensable.

3. Negroes going into business should remember that their customers demand courtesy, honesty, and careful methods, and they should not expect patronage when their manner of conducting business does not justify it.

4. The mass of the Negroes must learn to patronize business enterprises conducted by their own race, even at some slight disadvantage. We *must* cooperate or we are lost. Ten million people who join in intelligent self-help can never be long ignored or mistreated.

5. The 1,900 business men reported to the conference are to be congratulated. They are pioneers in a great movement, and some of them have made a creditable record. We earnestly ask Negroes—and especially the better class of thinking Negroes—to patronize these establishments and encourage them in every way.

6. The most advisable work for the immediate future would seem to be:

- (a) Continued agitation in churches, schools, and newspapers, and by all other avenues, of the necessity of business careers for young people.

- (b) Increased effort to encourage saving and habits of thrift among the young that we may have more capital at our disposal.

- (c) The organization in every town and hamlet where colored people dwell, of Negro Business Men's Leagues, and the gradual federation from these of state and national organizations.

M. V. LYNK.

J. E. SMITH.

C. H. FEARN.

W. E. BURGHARDT DuBOIS.

W. O. MURPHY.

PART III.

PAPERS SUBMITTED TO THE CONFERENCE.

The following eight papers were among those submitted to the Conference. All of them, except the first, were written by Negroes who have special knowledge of their subjects. Professor John Hope is a teacher in one of the Atlanta institutions, and a graduate of Brown University. Miss Hattie G. Escribge is a graduate of Atlanta University and is book-keeper in her father's grocery-store. Mr. H. E. Lindsay is a very successful Negro merchant and Mr. W. O. Murphy, also a graduate of Atlanta University, is junior partner in one of the oldest Negro firms of this city. Mr. C. H. Fearn is the manager of a very interesting co-operative venture among Negro mechanics of Chattanooga, Tenn. Messrs. Porter and Seabrooke were seniors in Atlanta University last year. The latter has, since graduation, gone into the shoe business in Charleston, S. C.

OPENING ADDRESS OF THE HON. ALLAN D. CANDLER,
GOVERNOR OF GEORGIA.

MR. PRESIDENT, LADIES AND GENTLEMEN OF THE CONFERENCE:— I have come before you tonight with no prepared oration or speech. My duties are so exacting, that I have no time really to prepare such an address as this occasion merits. I have come because I am a friend to this old institution, and because I want you to know that the State of Georgia through its chief executive, recognizes the usefulness of this institution to the State. (Applause) And first, I want to endorse as my sentiments, and the sentiments of all good men in this commonwealth, the remarks which have been made by your distinguished President. All good men, fair men, philanthropic men in this State endorse every one of those remarks. "The Negro In Business". It is a theme worthy of the attention of every patriot in this and every other State in the greatest Republic of all the ages.

Unfortunately in our portion of the great Republic, there have been too few avenues to successful effort open even to the white race, and much fewer avenues to successful effort open to the colored race. A generation ago we emerged from one of the most cruel, and I would be pardoned to say, that in my judgment, one of the most unnecessary wars that ever devastated the face of the earth. The result of this war was the freeing of the colored race, and like the young child which has not long had an opportunity to be taught, a new world was opened to this race. The position that they occupied prior to that time was entirely changed. They became in the eyes of the law the equals of the other races that inhabit this Republic. They were clothed not only with all the privileges, but all the responsibilities of citizenship. The scenes that surrounded them were new scenes; they had never been accustomed to them. They were like a child that is transported in a day from the scenes of his birth to other scenes, entirely different, if you please, on another continent. Necessarily, those things which attracted their attention at that time being novel, not only attracted, but riveted their attention. Yet the things which they saw, the conditions that existed were abnormal conditions. The people of the entire South were in a state of turmoil, in an abnormal state. In other words, everybody talked about the war, and about the results of the war, and especially did everybody talk about politics.

The young men of my own race at that time saw things that I had never seen; saw things that the men who had controlled the destinies of this State prior to that time, had never seen. They saw a riot at the polls they saw methods employed by political parties, and I exempt none—all were guilty—they saw methods employed by political parties, in party elections, which were perfectly abhorrent to the men who had controlled the destinies of this State prior to that time; and these young men of my race, and the colored men, seeing these things, concluded that that was politics, legitimate politics, and hearing nobody talk about anything but politics, they concluded that politics was the chief end of life; but in

this conference to-day, in the discussion of the problems, we are realizing the fact that there are other things besides politics. Those men as a rule, no matter in what class or race they belong, who regard politics as the chief end of life, are always unsatisfactory citizens of the country, no matter to what race they belong.

But it is not astonishing that the young men of thirty years ago,—the young men of both races, who had aspirations, who desired to make for themselves a name in the world,—concluded and looked upon politics as the only avenue to distinction, because that is all they discussed. Nobody talked anything else. Up on the farms you would hear the old colored men and the white men talk about their cotton crops; you would hear that, but there was no distinction in that. Those that desired to make for themselves a name, saw no avenue except through politics. Now other avenues are open, and in the future still other avenues will be opened. It is more honorable to be a successful merchant, or to be a useful, intelligent mechanic, than it is to be a third rate member of the American Congress. A man serves his God better, because Congressmen, when I was in Congress didn't serve God much; they served the other fellow. He can serve his fellow citizens better, and he will serve his God better than any man who stands in the arena of partisan politics.

Now it has been demonstrated in this old institution. Thirty years ago I was a teacher. I took an interest in educational matters. I came here when they were founding the Atlanta University for the training of the youth of the Negro race for usefulness and good citizenship, because I had an interest in it. From that time to this, I have not been on this ground. During that thirty years I know that this institution has done more, (and I do not desire to disparage other institutions; I do not intend to disparage them) so far as my information has gone, to elevate the colored race than any other institution in the bounds of this State. (Applause) You have done a good work; you have been a conservative people; and there is a great work ahead of you yet,—a great work especially for all the teachers of this country, of both races.

I do believe that education properly so called, training in arts and science and literature, and morality, and especially in morality, is the most potent, indeed the only education that can make us citizens worthy of the great Republic in which we live, and thus believing, I came here tonight to lend whatever encouragement I can to this institution which, I repeat, is doing more, in my judgment, and has done more for the elevation of the race for which it is intended than any other institution in Georgia.

I want you to know that I am in full sympathy with you. I want you to know that I represent 90 per cent of the people of my race in this State. I want you to know that while there are men in Georgia who do not feel as I do about this matter—who do not feel that institutions like this, intended for the colored race, should receive the encouragement of every white man in Georgia—the percentage of those is very small.

I want to say to-night in all sincerity, that the only consoling feature and reflection in connection with some of the horrid scenes that have been enacted in this State in the past,—the only consoling reflection is, that

those men who have engaged in these things constitute a very small percentage of both races. The man who would denounce the entire colored race for the act of one member of that race, or a few members of that race, is unjust. The man who would denounce the entire white race of this State because of the lawless acts of a few, is unjust. The people of Georgia are made of the same flesh and bones as their brethren in New England. Georgia was one of the old Thirteen. Massachusetts was one, and so was Connecticut, and so was New York. We were one people, with one common cause, and established the greatest Republic that has ever existed in the annals of the world; and we are now one people, and if crimes are committed here in Georgia now by my race, don't blame me. Don't blame the teachers, and the law-abiding people of this State; they are not responsible for them. If crimes are committed by the colored race, don't blame the entire colored race for it, for I tell you before God to-night that I believe that 90 per cent of the colored race of Georgia desire to be law-abiding citizens. They are as patriotic as I am, and there is a very small proportion of the races that are responsible for these troubles. I was reared among the colored race. I have lived with them all my life, and I know that there are good white people and I know that there are good colored people, and I know that there are bad white people, and I know that there are bad colored people. I would advise all of my fellow citizens of both races to draw a line, separating the virtuous and intelligent on the one side, from the vicious and ignorant on the other, and when we have drawn that line, and arrayed ourselves on both sides of it, let those who love order, and who love justice, and who love equity, fair play, let's be careful that those who are allied on one side, on the side of ignorance and vice, let's be careful that they do not pull us over on their side. We will reach our hands to them, good white men and colored men,—we will stretch out our hands to those fellows on the other side, and pull them over to us if we can, but let's not allow them to pull us over on their side.

I know that the colored man is as loyal to his friends as I am. I know that he loves law and order. I know this, that it has taken my race six hundred years to get up to the point where we are. I know it is unreasonable to suppose that a race emerging from a state of servitude should accomplish in one generation what it has taken our race six hundred years to accomplish. But at the same time, I know that these same colored men and women in Georgia are just as loyal to their convictions, and to their duties, and as God-serving and as God-loving as my race are, and we want to teach one thing, not the law of hate, but the law of love. Hate never benefitted anybody; love benefits everybody. Because, I repeat, I believe the only real happiness ever enjoyed in this world is in an effort to make other people happy.

But I have spoken to you longer than I intended. I would not have gone anywhere else to-night but to the Atlanta University. I have some visitors at my house that I have not seen for forty years, and I excused myself, telling them that I felt it my duty to come over to Atlanta University and lend my assistance in the effort to elevate and benefit the race among whom I have been born and reared, and for whom I have

nothing but the kindest feeling and regard, and for whose elevation I have the most earnest desire; and besides, one of my guests told me to come, and I have come. I have delivered my little message. I have spoken sincerely, and I wish you God speed in this work, and I believe that useful as the Atlanta University has been in the past, that on the line of this discussion, that the colored race will be crowned with abundant success. God grant that it may be. (Applause).

THE MEANING OF BUSINESS.

Paper Submitted by Professor John Hope, of the Atlanta Baptist College.

The Negro status has changed considerably since the Civil war, but he is to-day to a great extent what he has always been in this country—the laborer, the day hand, the man who works for wages. The great hiring class is the white people. The Negro develops the resources, the white man pays him for his services. To be sure some few Negroes have accumulated a little capital. But the rule has been as I have stated: the white man has converted and reconverted the Negro's labor and the Negro's money into capital until we find an immense section of developed country owned by whites and worked by colored.

However, the Negroes multiply and the succeeding generations, though wiser, show no alarming signs of physical weakness. Therefore, if we still have a demand for our services as laborer, the wolf can be kept from the door. We can still eat, drink and be merry with no thought of to-morrow's death. But in that contingency we perceive a portent. To say, "if we still have a demand for our services" implies a doubt. Already the Negro has no monopoly of the labor market. The white man is his competitor in many fields; and in some of the humbler walks, here in the South where honest toil has been held in reproach, white men are crowding Negroes out of places which in my childhood belonged to the Negro by right of his birth. For in the matter of inheriting work the Negro has been a prince. But we are already opening our eyes to the fact that we are not employed South because we are loved, but because we are a necessity, and that as soon as white capital can secure competent white labor for the same money with which it secures Negro labor, white capital is seized with a violent attack of race sympathy, and refuses to hire Negroes where white men are obtainable. To say nothing of high grade artisans like brick-masons and carpenters who are crowding Negroes, you now see white porters, ditchers, news-boys, elevator-boys and the like getting positions once the exclusive property of our people.

Let me say here, that while ignorance and incompetency may in some sense explain the mysterious departure of the Negro white-washer, carpenter, news-boy and washer-woman in many quarters, I have seen too many competent Negroes superceded by whites,—at times incompetent whites,—to lay so much stress on ignorance and incompetency as a total explanation. This change of affairs in the labor market south, is due to competition between the races in new fields. The labor prince finds himself losing some of his old estate. Industrial Education and labor unions for Negroes will not change this condition. They may modify it, but the condition will not be very materially changed. The white man will meet the Negro on the same ground and work for the same wages. That much we may as well take for granted, calculate the consequences of it, and strive by every means to overcome this falling off in our old-time advantages.

We must take in some, if not all, of the wages, turn it into capital, hold it, increase it. This must be done as a means of employment for the thousands who cannot get work from old sources. Employment must be had, and this employment will have to come to Negroes from Negro sources. This phase of the Negro's condition is so easily seen that it needs no further consideration. Negro capital will have to give an opportunity to Negro workmen who will be crowded out by white competition; and when I say Negro workmen I would include both sexes. Twenty-five years from today it will be a less marvelous phenomenon for colored girls and women to see white girls and women pushing baby carriages and carrying clothes-baskets than it is today for white women to see colored women performing on the piano. Employment for colored men and women, colored boys and girls must be supplied by colored people.

But supposing there should remain our oldtime monopoly of labor; suppose we should do all the tearing down and building up and draw our wages, man by man and there should be no press for bread, no fear of the winter's blast from the winter's poverty; could we as a race afford to remain the great labor class, subject to the great capitalist class? The wage-earner, the man on a salary, may, by rigid self-denial, secure for himself a home, he may besides husband his earnings so carefully as to have a small income, but the wage-earner and man of salary seldom save a competence. It is exceedingly rare that they can retire from labor and spend an old age of leisure with dignity. It is usually the case that their last and feeblest days mark their most desperate struggle for sustenance. At that time of life when men ought to be most able to provide for themselves and others, these men are least able. There is little or no independence in the wage-earner, because there is no practical security. Bread is a great arbiter in this world. Say what you will of liberty and religion, back of the shrillest, most heart-rending cries this hard old world has ever heard has been the need of bread. The name of the cry may have been liberty, it may have been taxation without representation, it may have been vested rights, but much of the truth is that men have wanted the bread conditions to be easier. Millions of empty stomachs made the French Revolution possible. There is not much race independence for the race that cannot speak its mind through men whose capital can help or harm those who would bring oppression. We need capital to dictate terms. This notion is old enough but bears repetition.

However, suppose the wolf is kept from the door, and suppose the Negro has such independence as the law now grants white men. Suppose he can go and come as other men do; suppose he is molested in no political or civil rights, and suppose he gets a fair trial under the most unfavorable circumstances, is all this the *summum bonum*, is this the end of life—that it brings man to the point where he has his bread and his rights? It seems to me that the highest privilege, the greatest blessing, and the highest point of development which any man could seek is that of being an interested and controlling member in the foremost matters of his own country and through this interest and control becoming a partner in the world's activity. We are taught in Holy Writ that we cannot live by bread alone and that life is more than raiment. Nor has man gained all that appeals

to him as worth possession when he has his rights. Rights, every man ought to have equal with every other man. But we are infinitely better off when we not only have the rights but comprehend their significance, the cause and the use of them. To attain to this position of dignity and manhood, we must get into the world current. We cannot stem it by standing on the shore, nor can we ever know its power until we have leaped into the rushing stream.

This partnership in the world's business, to be sure, is fostered by the guarantee of fair enforcement of equal laws. But the desire for partnership, and the ability to be partner, must be in the man himself. The law and public sentiment may protect a business man, but they cannot make him. The making is largely with the man himself. Now the age in which we are living is an economic one; manufacturing and merchandising claim the world's attention. No doubt this remark in a modified form has been made time and time again, ever since Jacob of old carried on his little business transactions. But as we scan history, it does appear that, through combinations and inventions, we are now under the immediate sway of business, more than humanity has ever been before. Life and progress are most perceptible to-day in business activities. To be sure there are religious, moral and educational movements, glorious, noble and far-reaching. But the greatest, at least in its immediate consequences on the world, is the business movement, and nobody can tell to what extent even the moral, religious and educational efforts are influenced by business motives. Education and philanthropy often find their explanation in terms of business. Whenever an enterprise is proposed, the question arises, not is it right, is it best, but does it pay, how much will it bring? Empires have their reason for being, not through abstract formulae of political principles, not through religious creeds, but through their value to the world's business. It is not thirst for Christianity that is joining Russia with the Chinese Sea, and the historic shores of northern Africa, with the diamond fields of the south. And much suspicion attaches to the sympathy of the United States for "bleeding Cuba" as we behold our army bleeding the poor Philipinos. The struggle for business, buying and selling and owning are actually to-day the most daring and gigantic undertakings that have marred and made this world. I am not here to defend these motives, but to point out this existence, and to say, that our temporal, I say nothing of spiritual, salvation depends on our aptitude for conceiving the significance of present day movements and becoming a conscious, positive, aggressive party to them.

This idea of business is a large one I admit. And many a man accumulates thousands of dollars without realizing his relations to the rest of the world, his dependance on the world and his independence of it as a result of his accumulations. But it is this idea that ought to be promoted among us in order that men of education and power may know that outside of the learned professions there is a vast field for personal honor, and emolument, and for doing a great public good. In fact we can have very few really learned professional men, until we do have some capital. For a professional man must have time and facilities for increasing his knowledge. These cannot be obtained without money. This money must come

from Negroes. Wage-earners alone cannot supply enough money. I therefore regard it as a menace to the progress and utility of professional men that business enterprise among us increases so slowly. We have not enough of teachers, preachers and physicians. In fact there is still room, even under present conditions, for a few more lawyers. But none of these make sufficient money to supply them advantages necessary to their highest development and usefulness. More money diffused among the masses through Negro capital will alter this unfavorable state of things. No field calls for trained minds and creative genius to a greater extent than does business. To calculate prices months hence, to see what will be the result with such and such a factor removed or introduced, call for men of large parts and superior knowledge, no matter where gained. I know of no men who as a class go so far for the good of others as do Negro men for the good of the race. There is a big lump of public spirit among us. All we need is to be shown how to use this public spirit. From now on, for many years it must be employed in business channels, if it would do most and immediate service.

I do not believe that the ultimate contribution of the Negro to the world will be his development of natural forces. It is to be more than that. There in him emotional, spiritual elements that presage gifts from the Negro more ennobling and enduring than factories and rail-roads and banks. But without these factories, railroads and banks, he cannot accomplish his highest aim. We are living among the so-called Anglo-Saxons and dealing with them. They are a conquering people who turn their conquests into their pockets. The vanquished may not always recognize this as true, but the fact remains. Now our end as a race most likely will not be of the same nature as that of the Anglo-Saxon. In the long run each will play a very different part; but, for the present, for the sake of self-preservation and for the sake of grasping the meaning of the civilization in which we live, we must to a large extent adopt the life and use the methods of this people with whom we are associated. Business seems to be not simply the raw material of Anglo-Saxon civilization—and by business I mean those efforts directly or indirectly concerned with a purposive tendency to material development and progress, with the point in view of the effort bringing material profit or advantage to the one making the effort; and I would include all such efforts whether made in peace or war. I was saying, business seems to be not simply the raw material of the Anglo-Saxon civilization, but almost the civilization itself. It is at least its mainspring to action. Living among such a people is it not obvious that we cannot escape its most powerful motive and survive? To the finite vision, to say the least, the policy of avoiding entrance in the world's *business* would be suicide to the Negro. Yet as a matter of great account, we ought to note that as good a showing as we have made, that showing is but as pebbles on the shore of business enterprise.

Ladies and gentlemen, I have talked on for some minutes without giving you the name of the talk. I once heard a scholarly Massachusetts congressman lecture, and he said the subject of his lecture was "Whence and Whither," but that the subject had nothing to do with the lecture. In refusing to christen my remarks I may escape the charge of irrelevance.

Yet, if you force me to a confession, I dare say I had in mind "The business man's contribution to the development of our race."

All of us know that material wealth is not the test of highest development and manhood. Yet, in as much as this highest development is dependent on the material foundation, the man who lays that foundation is as great a benefactor to the race as that man or generation that will in the end present that final gift, which shall yield the rich, ripe fruit of the emotions and the soul—the consummation of those aspirations that look beyond material things to the things that are abiding and eternal. In some such noble form as this the vocation of the business man presents itself to me; and were I a vender of peanuts or an owner of a mill, I should feel that I, along with preachers and teachers and the rest of the saints, was doing God's service in the cause of elevation of my people

THE NEED OF NEGRO MERCHANTS.

Abstract of Paper Submitted by Miss Hattie G. Eschridge, N. '98.

One way, I think, toward the solution of the much-talked-of Negro Problem is for us to enter into business. Let us keep our money among ourselves. Let us spend our money with each other. Let us protect each other, as the other races do.

Every Negro who successfully carries on a business of his own, helps the race as well as himself, for no Negro can rise without reflecting honor upon other Negroes. By Negroes sticking together and spending whatever they have to spend with their own race, soon they would be able to unite and open large, up-to-date, dry-goods, millinery, hardware and all other establishments as run by their white brothers, thereby giving employment to hundreds who otherwise have nothing to do. *All the young people who are graduating from our schools to-day, cannot be school teachers and preachers.*

Of course education is used in all avocations of life, but it looks like a loss of time to spend a number of years in school, to do just what any common laborer has to do. The Negro has helped to make rich every race on earth but his own. They will walk three blocks or more to trade with a white man, when there is a Negro store next to their door. They say the Negro does not have as good material as the white man. In all cases that is not true, for they have both bought from the same wholesale grocer and have the same material. If there is any difference give the advantage to the Negro, for he is doing no more than the white merchant has done before. If there are weak points in the race, we should help to make them strong. It will be only by our coming together that we shall ever succeed. The different commodities that are brought into market by the Negro could be disposed of with the Negro merchants and by bartering as they do with the white merchants, benefit themselves, and aid the Negro merchant, and thereby the farmer and the grocer would be building each other up, and giving strength financially to both.

We have aided the Jew from the time he came into our neighborhood with his store on his back, consisting of tin-ware, laces, table cloths, cotton handkerchiefs, cheap window curtains and the like, until now he has a large brick building, a number of clerks, and he and family ride in a fine carriage drawn by expensive horses, and they driven by a Negro. Why can we not help our brother who is struggling with all the odds against him, and has been since the day of his birth? I am sure what we might buy from the Negro could be no more inferior than some of the things we have bought from the Jew, and I suspect his recommendation of the article would be as truthful as that of the Jew.

NEGRO BUSINESS MEN OF COLUMBIA, S. C.

Paper Submitted by Mr. H. E. Lindsay.

Columbia has a population of over twenty thousand people, half of these being colored. The Negroes here, as in most Southern cities and towns, are well represented in the various mechanical trades. As to what they are doing in business can best be understood from the following:

We have about twenty-five grocery, dry goods and clothing stores in the city, varying in size from the little suburban shop, with its assortment of wood and shelf goods, to the well stocked and neatly kept store, whose only difference from other stores is the color of its clerks.

Possibly the business that represents the largest outlay of capital, is conducted by Mr. I. J. Miller the clothier. His store is located in the heart of the business center of the city. Besides giving his business his strict personal attention he is aided by three clerks.

During last fall his estimated stock was \$10,000 at one time. Mr. Miller about fifteen years ago, commenced this enterprise with scarcely a shelf of goods; through toil and perseverance he has succeeded in establishing a business, that not only reflects credit upon himself and the race, but stands comparison with the most favored enterprise of its kind in the city.

The next I shall mention is the well-known Merchant Tailor, Mr. R. J. Palmer. Mr. Palmer on account of his thorough knowledge of his business, has for many years been the recognized leader in his line. He occupies his own building, valued at eight thousand dollars; it is located in one of the best business blocks in the city.

He carries in connection with his tailoring business, a complete line of clothing and gent's furnishings,—his stock representing some thousands of dollars. He visits the northern markets as often as twice a year to select his stock.

The enterprise of which I have the honor to be head, is younger than the two mentioned above, and much the junior of many other enterprises of the race here, and we feel indeed gratified at occupying even third place.

Our enterprise is a grocery and provision store, with one branch business at its old stand, near the western suburbs. I was placed in charge of the business before reaching my maturity, and since completing a normal course at Allen University in '92, I devoted my entire attention to its management.

Our beginning was certainly humble. We opened up with a few dozen canned goods, wood, etc; our stock valued at about forty dollars. In five year's time we made three additions to our building, and out of a little shop had grown a general merchandise store, where we sold from a paper of pins to a suit of clothes, from a pound of bacon to a barrel of flour.

We conduct our business with five clerks and a delivery with each store. Some of the other enterprises worthy of mention are Mr. J. P. Evans, grocer, Mrs. Caroline Alston, dry goods, Mr. Richard Bell, grocer.

Mr. Evans has been conducting his business at the same old stand for over twenty years,—his patrons are about equally divided between the two races. Mrs. Caroline Alston, a lady who conducts a dry goods store, has met with much success in her more than twenty years experience in business, and enjoys the esteem and confidence of the white race as well as her own.

Mr. Richard Bell, a comparatively young man, has succeeded well in his business, and in point of neatness and cleanliness, his store is a model after which anyone might pattern.

We have one drug store, Dr. James J. Leggett, a graduate of Howard University, in charge; two harness and saddlery shops; five confectioners; no saloons; seventeen boot and shoe repair shops, six blacksmith and wheelright shops, two butchers, three newspapers with two job printing offices.

The "People's Recorder," a paper published and edited by Holmes and Nix, has a creditable circulation throughout the state, and is the most influential paper of the three. They have a creditable job department in which are employed several printers.

The next is the "South Carolina Standard;" J. R. Wilson is one of its editors. The Standard is a neatly printed paper; their job department is second to none in the city, as their work will testify. The "Christian Soldier" is a bright little paper edited by Rev. Richard Carrol, founder of the new orphan home.

We have twenty barber shops, the leading shops are all colored; we have three lawyers, and three physicians: Dr. C. C. Johnson, Dr. C. L. Walton and Dr. Matilda Evans.

Dr. Evans is an example to all women of our race, who are standing aside and allowing the men to monopolize all the professions. She has won many friends since her coming to our city, less than two years ago, and has met with constant success.

We have two undertaking establishments, two mattress manufacturies, three tailoring establishments. Among the carpenters and brickmasons we have fully a dozen contractors, many of which are worthy of mention, being honest and reliable and have accumulated wealth. Ninety per cent of the carpenters and brickmasons are colored.

Rev. M. G. Johnson represents a building association that does a majority of the business among colored people. The above is but a partial list of the many enterprises among the Negroes of Columbia.

THE NEGRO GROCER.

Paper Submitted by W. O. Murphy, '91.

Were the question asked, What is at this moment the strongest power in operation for controlling, regulating, and inciting the actions of men? What has most at its disposal the conditions and destinies of the world? we must answer at once BUSINESS, in its various ranks and departments, of which commerce, foreign and domestic, is the most appropriate representation. In all prosperous and advancing communities—advancing in arts, knowledge, literature, and social refinement—BUSINESS IS KING.

Other influences in society may be equally indispensable, and some may think far more dignified, but nevertheless, BUSINESS IS KING.

The statesman and the scholar, the nobleman and the prince, equally with the manufacturer, the mechanic, and the laborer pursue their several objects only by leave granted, and means furnished by this potentate.

These facts were true a hundred years ago and they are true to-day and we as progressive, up-to-date citizens must push our way in and share the fruits of commercial effort.

Well has it been said that "Man is the only animal that buys and sells or exchanges commodities with his fellows. Other animals make an attempt at least, to do every other thing that men can do except trade; and among them are types of every profession except the merchant. The beaver, the bee, and the bird, can build as well as some of our mechanics; the fox surpasses some lawyers in cunning; musicians are content to be called nightingales of song; the tiger is an uneducated warrior; lions are the lords of the forest; but the merchant who buys from one people to sell to another has no representative in the animal creation."

Civilization depends upon the activity of the merchant who by his zeal and acumen not only supplies the wants of the trade but seeks out new products of other climes and furnishes a new market for commodities more or less unmarketable in regions where they are indigenous.

So we see that a business man is at once a leader, a servant, and a benefactor to the community, if he is a thorough business man.

This brings me to my subject "The Negro Grocer." I do not know that I can be considered as authority on this subject as I am only 28 years old, yet 27 of these years have I spent in this business; so when I look backward in the dim past it seems, sometimes, that I now know less about "The Negro Grocer," in particular, and business in general, than when I was born a Negro in business.

There are in the city of Atlanta about 600 licensed grocers, of whom 49 are Negroes. It has been estimated that the grocery trade of Atlanta amounts to approximately \$1,000,000 per month, or \$250,000 per week.

The population of Atlanta is placed at 100,000 of whom 40,000 are Negroes, allowing 5 persons to each family, gives us 8,000 Negro families.

If each family expends \$3.00 per week for groceries, and I think such is a fair estimate, we have \$24,000 spent each week, by Negroes, for Negro consumption.

If the 49 Negro grocers of Atlanta furnished the 4000 Negroes this \$24,000 worth of groceries each week, every one of these faithful 49 would have the pleasure of receiving over his counters nearly \$500 each week.

You need not ask me Are they doing it?

In addition to the \$24,000 spent each week by Negroes for Negro consumption, a large sum is spent daily by servants who in a great measure are able to carry this trade whither they will. You need not inquire, Do they take it to the Negro Grocer?

So much for the reality. We all know that the Negro eats, and eats, not always sumptuously, but certainly, at times, to his utmost capacity.

We know that these goods are paid for; i. e. most of them; We also know that these 49 Negro grocers do not sell one-half of the goods purchased and consumed by Negroes in Atlanta.

Now for "the why."

That is the problem that confronts the Negro Grocer of Atlanta, some of whom, years ago, embarked in business, with no capital, save a few dollars, his honest heart and his necessity; no established credit; ignorant of most of the ordinary rules of business, many of them, at the start would not have known an invoice from a bill of lading; with nothing to guide him but his native shrewdness and nothing to save him from disaster, save what he might accumulate by the strictest economy.

Yet in spite of all these drawbacks some of the of the 49 have managed to establish a fair credit and accumulate a few dollars and a little property.

The need is not so much for more Grocers, but for younger and more intelligent ones and we are looking to our schools for suitable material, so as to at least capture the \$24,000 spent weekly by Negroes, for groceries, in Atlanta.

It was this idea that induced me to accept the invitation to speak to you on this occasion, I thought I might drop a word which would be the means of inducing some young man to make an earnest attempt to engage in some kind of business in Atlanta, and help these poor, struggling, hopeful 49 Negro grocers capture that \$24,000 spent here each week by Negroes.

With the same ambition that sustained you in scholastic efforts; with the same energy and push that prompted you in your athletic contests; with the same pride that makes you prize your degree; with the same love that makes you boast of your Alma Mater; with the same economy and fidelity that actuated your forefathers and with the same persistence that controls the 49 now struggling in the grocery business in Atlanta, we can capture our share not only of the \$24,000 spent by Negroes, but we can have a fighting chance for the \$250,000 spent by Atlanta Citizens regardless of their race.

A NEGRO COOPERATIVE FOUNDRY.

Paper Submitted by Mr. C. H. Fearn, Manager.

The Southern Stove Hollow-ware and Foundry Company was temporarily organized on the 15th day of February, 1897, and was permanently organized and incorporated at Chattanooga, under the laws of the State of Tennessee, on August 15, 1897. Our charter provides for a capital stock of \$5,000 to be divided into shares of \$25 each, which are sold only to colored people, either for cash or upon monthly payments, but in no case is a certificate of stock issued until fully paid for.

The Foundry was built and began operations on a small scale on or about October 27th, 1897, and has now increased and been perfected until we manufacture stoves, hollow-ware of all kinds, fire grates complete, boiler grate bars, refrigerator cups, shoe lasts and stands and other kinds of castings generally made in foundries. We also do a repair business which has now grown until it has become a business that pays well and is one of our chief sources of revenue.

The land, buildings, machinery and all patterns are fully paid for except part of the stove patterns and these we are paying for in products of our foundry; and we can say that we are virtually free from debt. Of the capital stock authorized we have sold \$1466 worth, and this has all been used strictly in equipping the plant; but this sum does not represent now the worth of our plant, as all our profits have been allowed to accumulate and have been used in the business.

By a unanimous vote at the various meetings of the directors of the Company, it has been decided to draw no dividends until we shall have a fully perfected plant and one upon a paying basis.

Our stockholders, or the majority of them, are active members of the Company and are men who are masters of different trades which are needed to successfully operate a foundry. We have men who have in the past been the mainstays of other foundries—men who for years have followed the business of pattern makers, moulders, cupola tenders, engineers, repair workers, stove mounters and blacksmiths. And we boast that to-day we are fully able to do work that any other men can do.

The objects in forming and operating the Southern Stove Hollow-ware and Foundry Company are many. First, we believe if we can now invest our capital, together with our labor, that we will build up a business that will in years to come furnish us our means of support; a business that we can increase and build up until we shall look on it with pride and have the satisfaction to know that we are the owners and masters of the same.

We believe that to solve the great problems that confront us, there is no better way for our race to attain the position they deserve than to become masters of the art of manufacturing. If we as colored men, are able to run and operate the foundries that are built with the white man's capital, why can't we do the same with ours? When other races see that we are able to

become the masters of the different trades and to employ our own capital, direct and control our own industries, then the time will come that we will cease to be the serfs, but we will be the brother laborers in the great struggle of life.

We believe that by establishing foundries and work-shops by the older men of our race, and the successful operation of the same, that it will be to the betterment of the young men of our race. They will follow our example and, being able to have a place to learn the higher trades and to invest the savings of their labor, it will stop the roving disposition of our race and make them better citizens. It is our duty to watch, protect and guide our young men. It is our duty to establish places where they can learn to be masters of all trades.

We believe it is our duty to our race to produce as well as to buy. No race or people can be prosperous who always buy and never produce. We must make if we expect to own and what we make must be for ourselves instead of for others.

There is no doubt but what the South will be the work-shop of the world; and as the South is the home of the colored man, why can't he own and control the shops? Gentlemen, I tell you the Southern Stove Hollow-ware and Foundry Company is a young plant but I say it is a success. It to-day stands out to the world as an evidence that the colored man can manufacture. To-day we are offered orders that will take us months to complete. We need more capital; we need more men and we can say to you that if we had the necessary capital to operate our plant as it should be, that we can do the rest; and we would show to the world that the Southern Stove Hollow-ware and Foundry Company was an industry that is not only a pride to our race, but an honor to the people of the country in which we operate.

We would be pleased to have any one come and inspect our plant. It is a worthy enterprise and deserves support. We believe the time is not far distant when the name of the Southern Stove Hollow-ware and Foundry Company will adorn the lists of the best and most prosperous manufacturing plants of the United States of America and then, and not until then, will the object of this institution be attained.

NEGRO BUSINESS VENTURES IN ATLANTA, GA.

*Compiled by the Editor from the Senior theses of
G. F. Porter, '99, and J. P. Seabrooke, '99.*

According to the United States Census of 1890 there were in Atlanta, Ga., 28,117 Negroes. At present there are probably from thirty-five to forty thousand. Among this population the class in Sociology of Atlanta University counted 61 business enterprises of sufficient size to be noticed. These were as follows:

Grocery-stores.....	22
General Merchandise stores.....	5
Wood-yards.....	6
Barber-shops, with hired employees and over \$300 invested.....	6
Meat-Markets.....	7
Restaurants.....	2
Undertakers.....	2
Blacksmiths and Wheelwrights, with stock.....	2
Saloons.....	2
Tailor, with stock.....	1
Drug-store.....	1
Creamery.....	1
Pool and Billiard Parlor.....	1
Loan and Investment Company.....	1
Carriage and Wagon Builder.....	1
Real Estate Dealer.....	1
Total.....	61

There are some of the above that combine several businesses; e. g., one of the grocery-stores has a meat-market, in connection; two others have wood-yards; one a coal and wood-yard; and one combines a grocery, restaurant, wood and coal-yard and a meat-market. In one of the above mentioned wood-yards, coal is also sold; in another there is a restaurant.

The capital invested in these businesses is as follows:

GROCERY STORES.			
CAPITAL.	NUMBER OF STORES.	CAPITAL.	NUMBER OF STORES.
\$100	1	\$ 600	1
150	1	800	4
200	2	1 000	2
250	2	1 275	1
300	1		
400	1	Total	61
500	6	Total capital invested \$11,925	

OTHER ENTERPRISES.

BUSINESS.	AMOUNTS INVESTED.						TOTAL.
General Md'se.....	\$3 800	\$2 000	\$1 000	\$ 500	\$ 500	\$.....	\$ 7 800
Wood-yard,	500	500	400	200	150	50	1 800
Barber-shop,	8 000	2 500	2 000	1 800	400	300	10 000
Meat-market,	500	200	150	80	75	75	1 110
Restaurant,	500	125					625
Undertaker,	7 000	6 000					13 000
Blacksmith,	800	600					1 400
Saloon,	1 500	1 200					2 700
Tailor,	200						200
Drug-store,	1 900						1 900
Creamery,	800						800
Pool-room,	1 600						1 600
Investment Co.,	4 000						4 000
Carriage-builder,	900						900
Real Estate,	5 000						5 000

Total.....\$52 335

This makes a total investment of \$64,260 in all businesses.

Nearly all these investments have grown from very small beginnings, as, for instance:

	CAPITAL AT START.	CAPITAL AT PRESENT.
Drug-store,	\$ 900	\$1 900
Restaurant,	50	500
Grocer,	150	600
Tailor,	75	200
Undertaker.	0	8 000

At present three firms have an investment of \$5,000 and over; four between \$2,500 and \$5,000; eleven from \$1,000 to \$2,500; twenty from \$500 to \$1,000 and twenty-three under \$500.

The number of years in business is as follows:

YEARS IN BUSINESS.

BUSINESS.	UNDER 1 YR.	1-3 YRS	3-5 YRS	5-7 YRS	7-10 YRS	10-12 YRS	12-15 YRS	15-18 YRS	20-25 YRS	25-30 YRS
Grocery,	1	1	2	3	2	5	3	.....	2	1
Gen'l Md'se,	2	.....	.....	.....	.....	1	1	.....	1
Wood-yard,	2	.....	1	1	.....	.....	.....	1	.....
Barber-shop,	1	.....	1	2	.....	1	1	.....
Meat-market,	1	1	1	2	.....	2	.....	.....	.....
Restaurant,	1	1	.....	.....	.....	.....	.....	.....	.....
Undertaker,	1	1	.....	.....	.....
Blacksmith,	1	.....	1	.....	.....	.....	.....	.....
Saloon,	1	.....	.....	.....	.....	1	.....	.....	.....	.....
Tailor,	1	.....	.....	.....
Drug-store,	1	.....	.....	.....	.....	.....	.....	.....
Creamery	1	.....	.....	.....	.....	.....	.....
Pool-room,	1	.....	.....	.....	.....	.....	.....	.....	.....
Invest Co.,	1	.....	.....	.....	.....	.....	.....
Car'ge Bldr.,	1	.....	.....	.....	.....	.....	.....	.....
Real Estate	1	.....	.....	.....	.....
Total,	2	8	8	7	7	10	8	2	4	2

The oldest business is a general merchandise establishment, 29 years old; next comes a grocery, 25 years old, and two groceries and a barber-shop, each 20 years old.

A comparison of the years in business and the invested capital is of interest:

	UNDER \$500.	\$500-1,000.	\$1,000-2,500.	\$2,500-5,000.	\$5,000-OVER.
UNDER					
3 Yr's	6	2	2	.....	.....
3-5	3	4	2	.....	.....
5-10	5	8	.....	1	.....
10-15	3	5	5	.....	3
15-20	1	.....	.....	2	.....
20-30	2	1	2	1	.....

The general merchandise store, which is 29 years old, has \$1,000 invested; the grocery-store, which is 25 years old, has the same amount invested; contrasting with these is a grocery with the same investment, three years old. The two 20 year-old groceries have respectively, \$400 and \$500 invested; the general merchandise store, which has the largest investment, \$3,800, is fifteen years old. The undertaking firm, with \$7,000 invested, has been in operation 14 years, while the \$6,000 firm has been running 10 years. Thus we can see that in the main there has been a growth in capital, due to the saving of profits; at the same time, there are a number of old shops which show no growth, but continue to live,

and there is also evidence of ability to begin new businesses with some considerable capital.

The next question is as to the manner in which these establishments are conducted and their special advantages and disadvantages. Most of them must, of course, depend primarily on Negro patronage. Of 25 firms especially studied in 1898, none depended wholly on white trade; 9 had considerable white patronage, and two some white trade; the rest depended wholly on Negro trade. Much depends naturally on the character of the business; a drug-store would get white trade only by chance or in an emergency; a grocery-store might get a little transient white now and then; wood-yard might get trade of both races; restaurants and barber-shops must draw the color-line without exception and either serve all whites or all Negroes; undertakers can serve Negroes only. All these considerations make, of course, a vast difference between white and Negro business men. A Negro undertaker in Atlanta is in a city of 35,000 people, chiefly of the laboring class: a white undertaker has a constituency of, perhaps, 80,000, largely well-to-do merchants and artisans. The white grocer has not only the advantage of training and capital, but also of a constituency three times as large, and ten times as rich as his Negro competitor. Moreover, 75% of the Negro firms are compelled by custom to do business largely on a credit basis, and, too, have fewer means of compelling payment. Finally, the Negro merchants, as a class, are poorly trained for the work. The 25 studied in 1898 were educated as follows;

College Training.....	1
Common School.....	9
Read and Write only.....	12
No Education.....	3

THE NEGRO NEWSPAPER.

By the Editor.

There are in the United States to-day the following periodicals published by Negroes in the interest of the colored people:

MAGAZINES.

A. M. E. Church Review, quarterly, Philadelphia, Penn. A. M. E. Zion Church Review, quarterly, Charlotte, N. C.
Howard's American Magazine, monthly, Harrisburg, Pa.

DAILY PAPERS.

The Daily Recorder, Norfolk, Va. The Daily Record, Washington, D. C.
American Citizen, Kansas City, Kan.

WEEKLY PAPERS.

Alabama.

Baptist Leader, Montgomery, National Ass'n Notes, Tuskegee,
Mobile Weekly Press, Mobile, Southern Watchman, Mobile,
Christian Hope, Mobile, Christian Age, Mobile,
Educator, Huntsville.

California.

Western Outlook, San Francisco.

Colorado.

Statesman, Denver, Sun, Colorado Springs,
Western Enterprise, Colorado Springs.

District of Columbia.

Bee, Washington, Colored American, Washington.

Florida.

Sentinel, Pensacola, Forum, Ocala,
Evangelist, Jacksonville, Recorder, Orlando,
East Coast Banner, Interlachen, Samaritan Ledger, Sanford,
Herald, Live Oak.

Georgia.

Appeal, Atlanta, Age, Atlanta,
Baptist Truth, Savannah, Weekly News, Savannah,
Tribune, Savannah, Union, Augusta,
Georgia Baptist, Augusta, Clipper, Athens,
Progress, Athens, Herald, Brunswick,
Dispatch, Albany, Enterprise, LaGrange,
So. Christian Recorder, Atlanta, Guido, LaGrange,
So. Georgia Baptist, Waycross, Voice of Missions, Atlanta,
Aurora, Atlanta, Iconoclast, Albany,

Spectator, Darlen, Sentinel, Macon,
 Monitor, Columbus, Investigator, Americus.
 Index, Carpentersville.

Illinois.

Conservator, Chicago.

Indiana.

World, Indianapolis, Freeman, Indianapolis,
 Recorder, Indianapolis.

Kansas.

Plainsdealer, Topeka.

Kentucky.

Lexington Standard, Lexington, American Baptist, Louisville,
 Bluegrass Bugle, Frankfort, Major, Hopkinsville.

Louisiana.

S. W. Christian Advocate, New Republican Courier, New Or-
 Orleans, leans.

Massachusetts.

Courant, Boston.

Maryland.

Weekly Guide, Baltimore., Messenger, Baltimore
 Baptist Voice, Baltimore, Crusader, Baltimore,
 Republican Guide, Baltimore, Ledger, Baltimore,
 Afro-American, Baltimore, Signal, Cumberland.

Michigan.

Informer, Detroit.

Mississippi.

New Light, Columbus

Missouri.

American Citizen, St. Louis.

Minnesota.

Appeal, St. Paul.

Nebraska.

Enterprise, Omaha, Afro-American Sentinel, Omaha,
 Progress, Omaha.

New Jersey.

Public Record, Newark, Union, Orange,
 W. T. Patterson's Weekly, Asbury Public Record, Atlantic City.
 Park.

New York.

Spectator, Albany,	Age, New York,
Presbyterian Herald, N. Y.	Methodist Herald, N. Y.

North Carolina.

Defender, Raleigh,	Blade, Raleigh,
Gazette, Raleigh,	Baptist Sentinel, Raleigh,
Star of Zion, Charlotte,	Afro-American Presbyterian, Char-
Eastern Herald, Edenton,	lotte,
Neuse River Herald, Waldron,	True Reformer, Littleton,
Cotton Boll, Concord.	

Ohio.

Gazette, Cleveland,	Observer, Xenia,
Rostrum, Cincinnati.	

Oklahoma Territory.

Constitution, Oklahoma,	Guide, Oklahoma.
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Pennsylvania.

Christian Recorder, Philadelphia,	Tribune, Philadelphia,
Christian Banner, Philadelphia,	Odd Fellows Journal, Philadelphia.
Symposium, Philadelphia.	

South Carolina.

Peedee Educator, Bennettsville,	Piedmont Indicator, Spartanburg,
People's Record, Columbia,	Standard, Columbia,
Christian Soldier, Columbia,	Observer, Charleston.

Texas.

Weekly Express, Dallas,	Rising Sun, Rockdale,
City Times, Galveston,	Star, Fort Worth,
Elevator, Wharton,	Guide, Victoria,
Helping Hand, Oakland,	Gazette, Galveston,
Advance, San Antonio,	Item, Dallas,
Herald, Austin,	Searchlight, Austin,
Reporter, Marshall,	Teacher, Caldwell,
New Idea, Galveston,	X Ray, San Antonio,
Spectator, Yoakum,	Southern Herald, Waco
Paul Quinn Weekly, Waco,	Sequin, Navasota,
Bugle, Navasota,	Enterprise, Bellville
Monitor, Marshall.	

Tennessee.

Ship, Bristol,	Christian Index, Jackson.
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Virginia.

Richmond Planet, Richmond,	Virginia Baptist, Richmond,
Reformer, Richmond,	National Pilot, Petersburg,
Leader, Alexandria,	Colored Churchman, Bedford City.

West Virginia.

Pioneer Press, Martinsburg.

SCHOOL AND COLLEGE PAPERS.

Lane College Reporter, Jackson, Tenn.	College Arms, Tallahassee, Fla.
Argus, Biddle Univ., Charlotte, N. C.	College Record, Talladege, Ala.
Aurora, Morris Brown College, Atlanta.	Courier, Clark Univ., Atlanta.
Scroll, Atlanta Univ., Atlanta, Ga.	News, Brick Ins., Enfield, N. C.
Tuskegee Student, Tuskegee, Ala.	Fisk Herald, Nashville, Tenn.
University Herald, Howard Univ., Washington, D. C.	

SUMMARY.

Magazines	8
Daily papers	3
School papers	11
Weekly papers	136

Total	158
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The sixty-six leading newspapers were established as follows:

1839	Christian Recorder	Philadelphia, Pa.
1865	Southwestern Christian Advocate	New Orleans, La.
1870	Christian Index	Jackson, Tenn.
1876	Star of Zion	Charlotte, N. C.
1877	Conservator	Chicago, Ill.
1880	Georgia Baptist	Augusta, Ga.
	Leader	Alexandria, Va.
	American Baptist	Louisville, Ky.
1881	New York Age	New York, N. Y.
1882	Washington Bee	Washington, D. C.
	Pioneer Press	Martinsburg, W. Va.
	Indianapolis World	Indianapolis, Ind.
1883	Gazette	Cleveland, O.
	Richmond Planet	Richmond, Va.
1884	Philadelphia Tribune	Philadelphia, Pa.
	A. M. E. Church Review	Philadelphia, Pa.
1885	Tribune	Savannah, Ga.
	Elevator	San Francisco, Cal.
1886	The Brotherhood	Natchez, Miss.
1887	Florida Sentinel	Pensacola, Fla.
	National Pilot	Petersburg, Va.
1888	Southern Christian Recorder	Atlanta, Ga.
1889	Augusta Union	Augusta, Ga.
	American Citizen	Kansas City, Kan.
	Statesman	Denver, Col.
1890	Christian Banner	Philadelphia, Pa.
1891	Southern Watchman	Mobile, Ala.
	Raleigh Blade	Raleigh, N. C.
	Constitution	Guthrie, Oklahoma.
1892	Afro-American Sentinel	Omaha, Neb.
	Afro-American	Baltimore, Md.
	Lexington Standard	Lexington, Ky.
1893	Colored American	Washington, D. C.
	People's Recorder	Columbia, S. C.

	Defender.....	Raleigh, N. C.
	Guide.....	Guthrie, Oklahoma.
1894	Weekly Express.....	Dallas, Texas.
	Western Outlook.....	San Francisco, Cal.
	Weekly Press.....	Mobile, Ala.
1895	The Ship.....	Bristol, Tenn.
	Enterprise.....	La Grange, Ga.
	Baptist Sentinel.....	Raleigh, N. C.
	Spectator.....	Albany, N. Y.
	Kentucky Standard.....	Louisville, Ky.
1896	Forum.....	Ocala, Fla.
	South Georgia Baptist.....	Waycross, Ga.
	Association Notes.....	Tuskegee, Ala.
	Public Record.....	Atlantic City, N. J.
	Guide.....	Baltimore, Md.
	Monitor.....	Jacksonville, Fla.
1897	Evangelist.....	Jacksonville, Fla.
	Informers.....	Detroit, Mich.
	Herald.....	Brunswick, Ga.
	Elevator.....	Wharton, Tex.
	Advance.....	San Antonio, Tex.
	Helping Hand.....	Oakland, Tex.
	American Eagle.....	St Louis, Mo.
1898	Atlanta Age.....	Atlanta, Ga.
	Enterprise.....	Omaha, Neb.
	Appeal.....	Atlanta, Ga.
	Union.....	Orange, N. J.
	Symposium.....	Germantown, Penn.
	Observer.....	Macon, Miss.
	Republican Guide.....	Baltimore, Md.
	Baptist Voice.....	"
	Gazette.....	Galveston, Tex.

The following papers, among others, own their own buildings:

Star of Zion, Charlotte, N. C.
Pioneer Press, Martinsburg, W. Va.
Planet, Richmond, Va.
Christian Recorder & A. M. E. Church Review, Philadelphia, Penn.
Florida Sentinel, Pensacola, Fla.
Forum, Ocala, Fla.
The Ship, Bristol, Tenn.
Public Record, Atlantic City, N. J.
Symposium, Germantown, Penn.
Bee, Washington D. C.
Christian Index, Jackson, Tenn.

The buildings are valued as follows:

\$	700
	900
	1,500
	1,700
	3,500
	5,500
	8,000
	10,000
	12,000
	17,500

Total valuation \$ 61,300

Forty-four papers own printing plants:

VALUE.	NUMBER.
Under \$ 500	6
\$ 500—1,000	14
1,000—2,500	12
2,500—5,000	9
\$5,000 and over	3

Total actual valuation \$89,450.

These papers are published by the following agencies:

Single Individuals	89
Firms	18
Religious societies	10
Secret or other Societies	3

The Negro newspaper has not yet gained an assured footing, but it is rapidly becoming a social force. Nearly all Negro families read them and while the papers are not yet strong enough to mould opinion, they are beginning to play a peculiar part in reflecting it.

There exists today no better means of forming, directing and crystallizing Negro public opinion than by means of the press. A strong, fearless, national newspaper or magazine which the Negroes could feel was their own, with sane views as to work, wealth and culture, could become, in years, a vast power among Negroes. Here is a chance for a peculiar sort of philanthropic work, and one hitherto little tried—the endowed periodical. Fifty thousand dollars might, with care and foresight, launch a social force in the American world which would be of vast weight in guiding us toward the proper settlement of many vexed Negro problems.

T. C. - 18

Oct. 15, 1890.

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